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Beyond Circumstances: Exploring the Socioeconomic Barriers in Pursuit of Education

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ABSTRACT

The adage “Ang kahirapan ay hindi hadlang sa pag-aaral” translates to “Poverty is not a hindrance to education,” highlighting the determination and resilience of students facing economic adversity in their pursuit of academic success. Despite the challenges posed by low socioeconomic status, education is viewed as a vital avenue for empowerment and socioeconomic advancement, with students often balancing work and study to overcome financial constraints. This study seeks to address a gap in the literature by delving into the lived experiences of students confronting poverty. Employing a phenomenological research design, the study explores how students navigate poverty while pursuing their education. Purposive sampling was utilized, selecting five college students from low socioeconomic backgrounds to offer rich insights into overcoming financial barriers. Data was collected through semi-structured, in-depth interviews, transcribed verbatim, and analyzed using narrative analysis to identify key themes and patterns. The study reveals significant themes such as poverty’s financial and emotional impacts, strategies employed to overcome economic hardships, and the pivotal roles of perseverance and motivation in attaining academic success. Participants emphasized the importance of dedication and effort over financial resources. These findings underscore the necessity of supporting underprivileged students through counseling services and mentorship programs. Additionally, the study suggests further research to explore the long-term outcomes and effectiveness of support interventions.

INTRODUCTION

In the realm of educational pursuits, the adage “Ang kahirapan ay hindi hadlang sa pag-aaral” (Lee, n.d), when translated to English as “Poverty is not a hindrance to education,” stands as a poignant testament to the unconquerable spirit exhibited by students confronting low socioeconomic status. Embedded as a fundamental guiding tenet, the well-known assertion underscores the resolute determination exhibited by students confronting economic adversities, highlighting their steadfast commitment to academic attainment (Campos, 2023). The adage encapsulates a mindset that views poverty not as an impossible obstacle but as a hurdle to overcome in pursuing an academic degree (Triventi, 2014).

Amidst the challenges of low socioeconomic status, the prevailing ideology emphasizes an incontrovertible truth: education is an indispensable catalyst for empowerment and socioeconomic mobility (Perna, 2023). The perspective posits that, armed with determination (Abenoja *et al.*, 2019), hard work (Maquiling, 2018), and resilience (Mutya *et al.*, 2022), individuals possess the capacity to transcend impoverished circumstances through educational pursuits. Despite financial adversities, students struggling with poverty often exhibit commendable resourcefulness, engaging in employment to sustain themselves (Tuason, 2011; Johnny, 2022). Autida’s (2023) delineation of various job options for Filipino working students, including online jobs, paid corporate internships, fast-food roles, and on-campus positions, provides a preliminary insight into their coping mechanisms (Garado *et al.*, 2019; Darolia, 2014).

While the adage “Ang kahirapan ay hindi hadlang sa Pag-

aaral” imparts a positive connotation among students, a critical need arises to explore students’ lived experiences in poverty and understand how they navigate financial constraints (Ong, 2015). As students confront poverty, an additional layer of complexity surfaces concerning managing the dual demands of financial sustenance and academic pursuits (Gorski, 2017). Existing studies, such as Jogaratnam and Buchanan (2004), point out that students opting for part-time employment alongside a full-time academic load are more prone to stress and sleep deprivation (Beam & Quimbo, 2023; Abenoja *et al.*, 2019).

The study seeks to address the population gap in the existing literature by exploring the nuanced experiences of students facing poverty and the coping mechanisms they employ to navigate financial constraints.

Statement of the Problem

This study examined the lived experiences of college students facing poverty during the 2023-2024 academic year. Specifically, it sought to answer the following questions:

1. How do the college students perceive the adage “Ang Kahirapan ay hindi Hadlang sa Pag-aaral”?
2. What are the lived experiences of college students in pursuing their education amidst financial difficulties?

LITERATURE REVIEW

The Addagage “Ang Kahirapan ay hindi Hadlang sa Pag-aaral”

Considering the ever-evolving field of education, the adage ‘Ang kahirapan ay hindi hadlang sa pag-aaral,’

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which translates to ‘Poverty is not a hindrance to education,’ underscores the indomitable spirit of students confronting economic challenges (Lee, n.d.; Triventi, 2014). This assertion emphasizes the determination and commitment students exhibit despite financial hardships, suggesting that poverty, while a significant hurdle, is not an insurmountable barrier to academic success. It embodies a mindset of resilience and perseverance in the pursuit of education.

The reality of poverty vividly illustrates the daily struggles and impacts on students’ academic and personal lives (Porio *et al.*, 2020; Broad & Cavanagh, 2023). Existing studies described constant financial stress and struggling to afford necessities like supplies, transportation, school fees, and meals, significantly affecting their academic performance and mental well-being (Dagdag *et al.*, 2019; Aruta *et al.*, 2022). While the adage offers hope, it acknowledges that overcoming these substantial obstacles requires immense resilience and determination (Diwakar & Shepherd, 2022).

Accordingly, students employ various strategies to mitigate financial difficulties, particularly part- and full-time work with academic responsibilities (Diwakar & Shepherd, 2022; Peteros, 2021). The dual commitment demonstrates their dedication to continuing their education despite economic hardships (Dagdag *et al.*, 2019). Working provides crucial financial support and fosters a sense of independence and resourcefulness (Laguilles-Timog *et al.*, 2020). The adage serves as a call to action, motivating students to actively seek ways to overcome economic barriers and persist in their educational goals.

The belief that education’s true essence lies in learning, hard work, determination, and effort rather than financial resources resonates strongly with students (Alampay & Garcia, 2019). Existing studies emphasized that academic success is driven by dedication, intellectual curiosity, and hard work, regardless of socioeconomic status (Garcia, 2018; Leal, 2023). This perspective aligns with the adage, reinforcing that educational attainment is accessible to those willing to invest effort and passion, irrespective of financial limitations (Flores *et al.*, 2019). While the adage inspires, it is also essential to recognize and address the complex realities of managing financial constraints alongside academic pursuits (Ong, 2015; Gorski, 2017).

Education Amidst Financial Difficulties

For underprivileged students pursuing education, the prevailing ideology emphasizes an incontrovertible truth: education is an indispensable catalyst for empowerment and socioeconomic mobility (Perna, 2023). The perspective posits that armed with determination, hard work, and resilience, individuals can transcend impoverished circumstances through educational pursuits (Abenoja *et al.*, 2019; Maquiling, 2018; Mutya *et al.*, 2022). Despite financial adversities, students struggling with poverty often exhibit commendable resourcefulness by engaging in work to sustain themselves (Tuason, 2011). Autida (2023) delineates various job options for Filipino

working students, including online jobs, paid labor, fast-food roles, and on-campus assignments, providing preliminary insight into coping mechanisms (Garado *et al.*, 2019; Darolia, 2014).

The existing literature on the financial impact of poverty ascribes the profound economic challenges college students face in their educational pursuits amidst financial difficulties. Students shared experiences of persistent financial difficulty and struggling to afford essential academic materials crucial for their studies (Pagatpatan, 2020; Diwakar & Shepherd, 2022). The difficulty in purchasing necessary resources forces them to make sacrifices, impacting their ability to fully engage with their coursework (Dagdag *et al.*, 2019). Additionally, many studies expressed the significant stress associated with paying tuition fees and other educational expenses, leading to frequent worries about potential disruptions in their academic journey (Flores *et al.*, 2019). Studies highlighted that the financial impact of poverty is a constant and burdensome reality that severely constrains students’ ability to pursue their education without interruption.

On the other hand, the emotional impact of poverty indicates the psychological toll financial difficulties exert on college students. Existing studies illustrated feelings of heightened stress, anxiety, and a sense of hopelessness about their financial situation (Alampay & Garcia, 2019; Mayo *et al.*, 2022). These emotional strains often compound their academic pressures, making it challenging to maintain focus and motivation (Garcia, 2018). Results of studies reported shame, particularly when they perceived themselves as a financial burden on their families or could not adequately contribute to household finances (Porio *et al.*, 2020). Literature underscores that the emotional impact of poverty extends beyond mere financial strain, affecting students’ mental health and emotional well-being, thereby influencing their overall educational experience.

MATERIALS AND METHODS

Research Design

The study employed a phenomenological research design (Greening, 2019) to examine students’ lived experiences facing poverty while pursuing their education. This approach focuses on capturing the essence of students’ experiences and the meanings they derive from dealing with financial constraints. By exploring the subjective realities of these individuals, the phenomenological design provides rich, detailed accounts highlighting the complex relationship between socioeconomic challenges and educational pursuits. Through this methodology, the study seeks to reveal the profound impact of poverty on students’ academic journeys, thereby enhancing our understanding of how socioeconomic barriers affect educational attainment (Vagle, 2018).

Sample and Sampling Technique

The study employed purposive sampling Campbell *et al.* (2020) to select participants who could offer valuable

insights into overcoming socioeconomic barriers in pursuing education. This technique involves deliberately choosing individuals with direct experience related to the issue under investigation. Consequently, the sample consists of students from low socioeconomic backgrounds who are actively engaged in academic pursuits despite financial hardships.

Table 1: Demographic profile of the participants of the study.

Name	Age	Sex	Year
R1	22	Male	2
R2	20	Male	2
R3	23	Male	1
R4	20	Male	3
R5	21	Female	3

As presented in Table 1., the researchers identified participants through academic institutions, student organizations, and community groups that support underprivileged students (Nyimbili & Nyimbili, 2024). The study participants comprised five (5) college students officially enrolled for the Academic Year 2023-2024. The participants included four (4) male and one (1) female students, ranging in age from 20 to 23. Each participant brought unique perspectives and experiences in navigating socioeconomic barriers while pursuing their education.

Research Instrument

The research instrument employed in this study was a researcher-made interview guide designed to elicit in-depth insights into students’ experiences facing socioeconomic barriers in their pursuit of education. To ensure the validity and reliability of the instrument, the questions underwent a validation process involving four (4) experts from higher education and sociology. These experts reviewed the interview guide for clarity, relevance, and comprehensiveness, providing valuable feedback that was incorporated into the final version. This validation process ensured the instrument was well-suited to capture the participants’ experiences.

Data Gathering Procedure

The data-gathering procedure for the study involved conducting semi-structured, in-depth interviews with each of the five (5) participants (Knott *et al.*, 2022). The individual interviews were scheduled at convenient times for the students and took place in a quiet, private setting to ensure comfort and confidentiality. Each interview lasted approximately 19 to 31 minutes, allowing ample time for participants to share their experiences and insights in detail. Interviews were audio-recorded and transcribed verbatim to ensure accuracy in capturing participants’ responses.

The process began with broad, open-ended questions and gradually focused on specific aspects of their experiences with socioeconomic barriers and educational pursuits

(Rutakumwa *et al.*, 2020). Data collection continued until data saturation was reached (Braun & Clarke, 2021), which occurred with the fifth participant. No new significant insights emerged, indicating that the data collected was comprehensive enough to address the research questions.

Data Analysis

The study utilized narrative analysis (Herman & Vervaeck, 2019). The process began by transcribing the audio-recorded interviews verbatim, ensuring an accurate and complete textual representation of the participants’ responses. Researchers familiarized themselves with the transcriptions through multiple readings to fully understand the context and content of the narratives, ensuring comprehensive capture of each participant’s experiences and perspectives.

The transcriptions were segmented into coherent narrative units to identify key experiences and responses in the participants’ educational journeys. Researchers examined these narratives for patterns and themes across different stories, focusing on how students articulated their experiences with socioeconomic barriers and their strategies for overcoming them. Then, the researchers constructed a composite narrative that integrated the individual experiences, highlighting common themes and significant differences. This composite narrative was developed to provide a holistic view of the collective experiences while preserving the individuality of each participant’s story (Bengtsson & Andersen, 2020).

Member checking was conducted to ensure the narrative analysis’s accuracy and credibility (Motulsky, 2021). Participants were provided with the composite narrative and the identified themes to verify their accuracy and ensure their experiences were represented authentically. Finally, the results were validated by the participants (Coleman, 2022), who reviewed the final composite narrative and themes to confirm their alignment with their lived experiences. The participant validation ensures that the analysis accurately reflected the participants’ perspectives and provided a trustworthy account of their experiences with socioeconomic barriers in education.

Ethical Consideration

The study adhered to strict ethical considerations to ensure the integrity and trustworthiness of the research process. Before participation, all individuals were provided with detailed information about the study’s purpose, procedures, and potential risks and benefits, and informed consent was obtained to confirm their voluntary participation (Shaw, 2023). The anonymity of the participants was rigorously maintained; pseudonyms were used in all transcripts and reports, and any identifying information was removed to protect their privacy (Kamanzi & Romania, 2019). Additionally, participants were assured that their responses would be treated with the utmost confidentiality and used solely for this research (Pietilä *et al.*, 2020). To further ensure the study’s trustworthiness, member checking was conducted,

allowing participants to review and verify the accuracy of the transcriptions and the findings derived from their narratives (Motulsky, 2021).

RESULTS AND DISCUSSION

The study delved into the perceptions and lived experiences of college students who continue their education despite significant financial hardships. Utilizing a phenomenological research design, the study aimed to

capture the essence of these students’ experiences and the meanings they attach to their struggles.

Perception of the Participants on the Adage “Ang Kahirapan ay hindi Hadlang sa Pag-aaral”

Table 2 summarizes the participants’ perceptions of the adage “Ang Kahirapan ay hindi Hadlang sa Pag-aaral.” The responses were categorized into similar themes, and four (4) themes were derived from the participants’ responses.

Table 2: Summary on the perception of the participant on the adage

Response Clustered into Themes	Participant	f	%	Rank
The reality of poverty	R-1, R-2, R-3, R-4, R-5	14	29	2
Ways to overcome poverty	R-1, R-2, R-3, R-4, R-5	11	23	3
Education is not about money	R-1, R-2, R-3, R-4	7	15	4
Perseverance and motivation	R-1, R-2, R-3, R-4, R-5	16	33	1

Sample verbatim responses in English or the language used (Cebuano) with a translation in English were supplemented to support the themes.

The reality of poverty

As presented in Table 2, twenty-nine percent (29%) of the overall narrative regarding the participant’s perception of the adage generated the theme of the realities of poverty, where all five (5) participants had similar responses. The aspects of the theme included the following:

The existence of poverty (R1)

R1: “...tinood gyud na no, it’s a reality that poverty really exist” (...that is true, it’s a reality that poverty really exist)

The difficulties in poverty (R2)

R2: “...lisod gyud kayo mi sa balay... akong Mama mamaligya siyag kakanin para lng maka sustain sa amoa...” (...It is really hard at our home...my mother sells snacks just to make ends meet for us...)

The impact of poverty (R5)

R5: “...isa gyud ning ka pobrehon nga naghatag ug dakong impact sa akong pag eskwela...” (...poverty is one of our problem that has a big impact on my schooling...)

The theme of The Reality of Poverty vividly portrays the existence, difficulties, and impacts of poverty experienced by the participants. The participants described their daily struggles with inadequate financial resources, highlighting the constant stress of affording necessities such as supplies, transportation, and meals (Porio *et al.*, 2020; Broad & Cavanagh, 2023). These hardships significantly impact their academic performance (Dagdag *et al.*, 2019) and mental well-being (Aruta *et al.*, 2022). Despite the motivational intent of the adage, students acknowledged that poverty presents substantial obstacles that require immense resilience to overcome (Diwakar & Shepherd,

2022). The theme underscores that while the adage provides hope, it does not negate poverty’s harsh realities and pervasive challenges on their educational journeys.

Ways to overcome poverty

As presented in Table 2, twenty-three percent (23%) of the overall narrative regarding the participant’s perception of the adage generated the theme of ways to overcome poverty, where all five (5) participants had similar responses. The aspects of the theme included the following:

Finding work (R3)

R3: “...nanarbaho ko... usahay mamasok, maninadlaw dayon...” (...I found work..sometime I work in the fields, earning a daily wage...)

Becoming a working student (R4)

R4: “...daghan way para maka human ug skwela... isa ana ang pag working student...” (...there are many ways to finish school...one way is being a working student...) The theme of Ways to Overcome Poverty emphasizes the strategies students employ to mitigate financial difficulties, particularly through finding work and becoming working students (Diwakar & Shepherd, 2022). Participants shared their experiences balancing part-time jobs with academic responsibilities, demonstrating their commitment to sustaining their education despite economic hardships (Dagdag *et al.*, 2019; Peteros, 2021). The participants described how employment provides essential financial support and instills a sense of independence and resourcefulness (Laguilles-Timog *et al.*, 2020). The theme reflects the students’ perception of the adage as a call to action, prompting them to actively seek ways to overcome economic barriers and persist in their educational pursuits.

Education is not about money

As presented in Table 2, fifteen percent (15%) of the

overall narrative regarding the participant’s perception of the adage generated the theme of education is not about money, where four (4) participants had similar responses. The aspects of the theme included the following:

More on learning and effort (R1)

R1: “...dili man more on kwarta ang pageskwela... more on pag-toon man ug paningkamot...” (...going to school is not more on money... it is more on learning and effort...)

Even the poor can graduate (R3)

R3: “...dili man pasabot nga wa kay kwarta di ka eskwela... daghan mn ang ni graduate nga mga pobre...” (...it does not mean that if you have no money you cannot go to school...there are many who finished their degree who are member of the poor community...) The theme of Education is Not About Money encapsulates the belief that the true essence of education lies in learning and effort rather than financial resources (Alampay & Garcia, 2019). Students articulated that academic success is driven by dedication (Garcia, 2018), intellectual curiosity (Leal, 2023), and hard work (Dagdag *et al.*, 2019), regardless of socioeconomic status. The participants emphasized that even those from impoverished backgrounds can achieve educational milestones through perseverance and a strong commitment to learning (Flores *et al.*, 2019). The perspective aligns with the adage, reinforcing that educational attainment is accessible to all willing to invest effort and passion, regardless of financial limitations.

Perseverance and motivation

As presented in Table 2, thirty-three percent (33%) of the overall narrative regarding the participant’s perception of the adage generated the theme of perseverance and motivation, where all five (5) participants had similar responses. The aspects of the theme included the following:

Focus on the goal (R1)

R1: “...bisag unsa pa imong current situation basta imong goal is maka human kag eskwela makahuman gyud ka...” (...whatever your situation is, if your goal is to finish school, you can really finish...)

Motivation (R2)

R2: “kung naa lang gyud kay motivation sa pag eskwela, bisan pag mag kamang kas kalisod makahuman gyud ka” (if we have the motivation in going to school, regardless of the hardship, you will accomplish it)

Hard work (R3)

R3: “...tungod sa akong ka pobrehon na inspire ko nga maningkamot ug eskwela aron mahaw as kos kalisod...” (...because I am poor, I am inspired to work hard in school in order to escape poverty...) The theme of Perseverance and Motivation highlights the participants’ relentless focus on their goals, fueled by motivation and hard work. Participants recounted how their aspirations to improve their circumstances and achieve academic success drive them to overcome the adversities posed by poverty (Pagatpatan, 2020; Aruta *et al.*, 2022). The participants shared experiences of staying focused on their studies, maintaining a positive outlook, and continuously pushing themselves despite numerous challenges (Leal, 2023). The theme illustrates that the adage resonates deeply with the students, serving as a source of inspiration and a testament to their determination to succeed through perseverance and unwavering motivation.

Lived Experiences of the College Students in Pursuing their Education Amidst Financial Difficulties

Table 3 summarizes participants’ lived experiences in pursuing education amidst financial difficulties. The responses were categorized into similar themes, and three (3) themes were derived from the participants’ responses.

Table 3: Summary on the lived experiences of the participants in pursuing education amidst financial difficulties.

Response Clustered into Themes	Participants	f	%	Rank
Financial impact of poverty	R-1, R-2, R-3, R-4, R-5	10	33	2
Emotional impact of poverty	R-1, R-2, R-3, R-4, R-5	9	30	3
Acceptance of being financially unstable	R-1, R-2, R-3, R-4, R-5	11	37	1
Perseverance and motivation	R-1, R-2, R-3, R-4, R-5	16	33	1

Sample verbatim responses in English or the language used (Cebuano) with a translation in English were supplemented to support the themes.

Financial impact of poverty

As presented in Table 3, thirty-three percent (33%) of the overall narrative regarding the lived experience of the participants’ in pursuing their education amidst financial difficulties generated the theme of financial impact of poverty, where all five (5) participants had

similar responses. The aspects of the theme included the following:

Financial difficulty (R1)

R1: “...isa gyud ang financial nga kawad-on nga makahimong babag sa pag eskwela no... lisod gud kayo mo eskwela samot nag pobre ka...” (...financial difficulty is a major obstacle in going to school... It is really difficult to go to school especially if you are poor...)

Difficulty in purchasing (R2)

R2: "...naa gyuy mga panahon nga dili ko maka submit sa akong mga project tungod kay wa koy kwarta ika bayad or ipa print..." (...there are times when I cannot submit my projects because I do not have money to pay for the materials or printing...)

Difficulty in paying (R4)

R4: "...bisan unsa ka lisod tungod sa ka pobre kinahanglan gyud nga maningkamot ug mo padayon sap ag eskwela." (...sometimes I can't take exams on the exact date because I don't have money to pay for tuition...)

The theme of the Financial Impact of Poverty elucidates the profound economic challenges college students face in their educational pursuits amidst financial difficulties. Students shared experiences of persistent financial difficulty and struggling to afford essential academic materials, such as supplies, which are crucial for their studies (Pagatpatan, 2020; Diwakar & Shepherd, 2022). The difficulty in purchasing necessary resources forces them to make sacrifices, impacting their ability to engage with their coursework fully (Dagdag *et al.*, 2019). Additionally, many students described the significant stress associated with the difficulty in paying tuition fees and other educational expenses, leading to frequent worries about potential disruptions in their academic journey (Flores *et al.*, 2019). The theme highlights that the financial impact of poverty is a constant and burdensome reality that severely constrains students' ability to pursue their education without interruption.

Emotional impact of poverty

As presented in Table 3, thirty percent (30%) of the overall narrative regarding the lived experience of the participants' in pursuing their education amidst financial difficulties generated the theme of emotional impact of poverty, where all five (5) participants had similar responses. The aspects of the theme included the following:

Feeling down (R1)

R1: "...naa gyoy mga time nga ma down gyud ka no. samot nag wa gyud kay kwarta ikabayad sa imong tuition..." (...there are times that I am down...especially when I do not have money to pay for my tuition...)

Feeling guilty (R5)

R5: "...gaka guilty ko kay imbes responsibilidad sa akong parents nga paeskwelahon ko lahi nga tao na noon nagpa eskwela sa ako..." (...I sometimes feel guilty because it is the responsibility of my parents to send me to school, it is a different person who is sending me to school...)

The theme of the Emotional Impact of Poverty reveals the psychological toll financial difficulties exert on college students. Many participants expressed feelings of being down, characterized by heightened stress, anxiety, and a sense of hopelessness about their financial situation (Alampay & Garcia, 2019; Mayo *et al.*,

2022). These emotional strains often compounded their academic pressures, making it challenging to maintain focus and motivation (Garcia, 2018). Students reported guilt, particularly when they perceived themselves as a financial burden on their families or could not adequately contribute to household finances (Porio *et al.*, 2020). The theme underscores that the emotional impact of poverty extends beyond mere financial strain, affecting students' mental health and emotional well-being, thereby influencing their overall educational experience.

Acceptance of being financially unstable

As presented in Table 3, thirty-seven percent (37%) of the overall narrative regarding the lived experience of the participants' in pursuing their education amidst financial difficulties generated the theme of acceptance of being financially unstable, where all five (5) participants had similar responses. The aspects of the theme included the following:

Acceptance of being poor (R1)

R1: "...I admit gyud nimo nga pobre ka... kay kung di nimo e admit nga pobre ka di man ka matabangan....." (...I have to admit that I am really poor...because if you do not admit it that you are poor, you cannot be helped...)

Appreciation of hard work (R3)

R3: "...dako kayo ang akong pasalamat nga pobre ko tungod nahimo kung tawo nga kabalo maningkamot....." (...I am very thankful that I am poor because this makes me a person who knows how to work hard...)

Learning about hard work (R5)

R5: "...proud kayo ko nga pobre ko nga natawo tungod kay daghan kayo kug nabal-an ilabi na gyud ang pag paningkamot... .." (...I am proud that I am poor person because I learned a lot especially about hard work...)

The theme of Acceptance of Being Financially Unstable highlights the resilience and adaptive strategies developed by students in response to their economic challenges (Garado *et al.*, 2019). Many participants accepted being poor, recognized their financial limitations, and adapted their expectations accordingly (Pagatpatan, 2020). This acceptance often led to an appreciation of hard work, as students became more industrious and resourceful, finding ways to support their education through part-time jobs and other means (Maquiling, 2018; Abenoja *et al.*, 2019; Autida, 2023). Moreover, the experience of financial instability fostered valuable life lessons about the importance of diligence and perseverance (Darolia, 2014). The theme illustrates that, despite the adversities, students learn to navigate their financial instability with a pragmatic and resilient mindset, ultimately contributing to their personal growth and resilience in the face of poverty.

CONCLUSION

The study's results revealed several key themes: the reality and financial impact of poverty, strategies to overcome

poverty, the belief that education transcends financial constraints, and the crucial roles of perseverance and motivation. The participants consistently highlighted the stark realities of poverty, describing how financial difficulties affect their daily lives, academic performance, and mental well-being. They emphasized balancing work with their studies to sustain their education, demonstrating resilience and resourcefulness. Despite economic hardships, students affirmed that dedication and effort are more critical to academic success than financial resources. The study also underscored the emotional toll of poverty, with participants expressing feelings of stress, anxiety, and guilt. Nevertheless, they accepted their financial instability pragmatically, learning valuable life lessons about hard work and perseverance. In conclusion, the study profoundly explains how college students perceive the adage “Ang Kahirapan ay Hindi Hadlang sa Pag-Aaral” and their lived experiences in pursuing education amidst financial difficulties. It underscores the significant socioeconomic barriers these students face and their remarkable resilience and determination to overcome them. The findings emphasize the importance of supporting underprivileged students through policies and programs that alleviate financial burdens and promote mental well-being. Ultimately, the study reaffirms that while poverty presents substantial challenges, the value of education and the student’s commitment to achieving their academic goals remains the same. These insights highlight the need for systemic support to empower students facing financial difficulties, ensuring that education remains accessible and equitable.

Recommendation And Implication

Based on the study’s findings, several recommendations can be drawn to better support students facing socioeconomic barriers. Educational institutions and policymakers could primarily develop and implement comprehensive financial aid programs, including grants and work-study opportunities, to alleviate the financial burdens on students. Moreover, schools could establish support systems such as counselling services and mentorship programs that address academic and emotional needs, helping students manage stress and anxiety associated with financial hardships. Furthermore, the study suggests that fostering a culture that values perseverance and hard work should also be emphasized, promoting narratives celebrating students’ resilience and resourcefulness despite economic challenges.

For future research, longitudinal studies could be conducted to track the long-term educational outcomes and career trajectories of students who overcome financial difficulties. Additionally, expanding the participant pool to include diverse socioeconomic backgrounds and educational institutions would provide a more comprehensive understanding of the issue. Investigating the effectiveness of specific support programs and interventions in mitigating the impact of poverty on education can also offer valuable insights into

best practices for aiding underprivileged students.

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