

Opportunities and Challenges of Financially Challenged Grade 6 Learners

Esther A. Balladares*, Cresil P. Bernados, Shara Mae A. Diamante,
Rubelyn M. Jabeniao, Vince L. Tagotongan, Michael Vincent S. Casiño
Tagoloan Community College, Misamis Oriental, Philippines

*Corresponding Author Email: sirsagacitymvsc@gmail.com

Date received: March 23, 2025

Date revised: June 25, 2025

Date accepted: July 17, 2025

Originality: 99%

Grammarly Score: 99%

Similarity: 1%

Recommended citation:

Balladares, E., Bernados, C., Diamante, S.M., Jabeniao, R., Tagotongan, V., & Casiño, M.V. (2025). Opportunities and challenges of financially challenged Grade 6 learners. *Journal of Interdisciplinary Perspectives*, 3(8), 657-670.
<https://doi.org/10.69569/jip.2025.186>

Abstract. This study examined the opportunities and challenges of financially disadvantaged Grade 6 learners at Natumolan Elementary School during the 2024-2025 academic year. Through individual interviews, the research examined the influence of parental education, employment status, family structure, and access to resources on learners' learning. Results highlighted the significant positive impact of parental education and stable employment, as these factors are associated with increased support, readily available resources, and a more conducive home learning environment that contributes to academic success. In contrast, single-parent households and financial hardship often result in limited access to essential resources, including technology and nutritious food, which negatively impact both academic performance and overall well-being. To address these challenges, the study recommends a multifaceted strategy: schools should provide individualized learner support, implement programs that empower parents to engage more actively in their children's education, and adapt teaching practices to accommodate diverse learning needs. Furthermore, ensuring access to critical resources and encouraging ongoing research are key steps toward creating a more equitable educational environment.

Keywords: Socioeconomic status; Educational equity; Primary education; Financial hardship.

1.0 Introduction

Financial constraints pose a significant barrier to the educational success of young learners. These limitations can manifest in numerous ways, from inadequate access to essential learning materials and digital tools to exclusion from extracurricular activities that contribute to a well-rounded educational experience. This study examines the specific opportunities and challenges faced by financially disadvantaged Grade 6 learners, particularly within the context of Natumolan Elementary School, to understand how economic hardship influences their academic and personal development.

On the other hand, previous research has consistently shown the negative impact of financial hardship on academic outcomes (Chango et al., 2021). However, studies vary in their focus. As indicated by Engida et al. (2024), access to qualified teachers is strongly correlated with higher student achievement. According to Meng (2023), effective instructional practices create a conducive learning environment that fosters engagement, motivation, and academic achievement. Others explore the effects of financial assistance programs, such as the Pantawid Pamilyang Pilipino Program (4Ps), which has improved educational access, health awareness, and household income among beneficiaries (Organo, 2023; Basiri, 2024; Munir et al., 2023). Learning environments – both at home

and at school—play a vital role, with factors such as school culture, safety, and technological access influencing learners' ability to concentrate and engage (Moore et al., 2021).

Furthermore, while existing literature offers valuable insights into the broader implications of financial hardship and the interventions designed to alleviate it, few studies focus specifically on the lived experiences of financially challenged elementary learners within localized contexts. There is a need for more focused research on the specific opportunities and challenges faced by financially challenged Grade 6 learners in the context of Natumolan Elementary School. This study aims to address this gap by examining the barriers these learners face and identifying context-specific strategies to support their academic success and overall well-being.

2.0 Methodology

2.1 Research Design

The study employed a qualitative research design to examine the opportunities and challenges faced by financially disadvantaged learners. Through in-depth interviews and qualitative data collection, it aimed to capture the learners' experiences and perspectives. Qualitative methods are essential for understanding the complexities of human behavior and social realities (Ide & Beddoe, 2024), as they focus on how individuals interpret and respond to their circumstances. While the pursuit of such understanding is a longstanding endeavor, its systematic application within a scientific framework is a relatively recent development (Bozkurt & Öztürk, 2022).

2.2 Research Locale

The study was conducted at Natumolan Elementary School, situated in Zone 2, Natumolan, Tagoloan, Misamis Oriental. Barangay Natumolan is one of the 10 barangays found in the municipality of Tagoloan. Thus, Tagoloan is a first-class municipality in Misamis Oriental, headed by Mayor Atty. Nadya EmanoElipe. Natumolan Elementary School is a school that produces excellent learners honed by proficient teachers. Starting from Tagoloan Plaza, Natumolan Elementary School can be reached in 6 minutes by motorcycle.

2.3 Research Participants

The total number of financially challenged grade 6 learners in Natumolan Elementary School is 22. Participant selection was based on their documented inclusion in the Pantawid Pamilyang Pilipino Program (4Ps), a national conditional cash transfer program implemented by the Philippine government's Department of Social Welfare and Development. Additionally, researchers employed purposive sampling to gather data about the participants. This technique allows the deliberate selection of individuals who meet specific criteria relevant to the research topic. Sampling techniques present both advantages and limitations. It is utilized because surveying the entire population is often impractical due to high costs and time constraints. (Dhaval et al. 2023). Lists of Pantawid Pamilyang Pilipino Program (4Ps) beneficiaries, compiled and maintained by the learners' respective class advisers, served as the primary source for identifying eligible participants for this research.

2.4 Research Instrument

This study employed a researcher-developed questionnaire, which was rigorously validated through expert review prior to administration to ensure its validity. Alongside the quantitative data collected via the questionnaire, in-depth interviews were conducted to gain richer qualitative insights into the phenomenon under investigation. The qualitative data were analyzed using Colaizzi's seven-step method for phenomenological data analysis, a systematic approach that involves scrutinizing each transcript and selecting phrases or sentences directly relevant to the research topic (Gomez et al., 2022). This method was employed in our study to ensure a thorough and rigorous interpretation of participants' lived experiences and perspectives, thereby enhancing the depth and validity of the findings.

2.5 Data Gathering Procedure

This study used specific steps to collect data. First, researchers collected the completed questionnaires and used them as the basis for analysis and interpretation. The participants of the study are the financially challenged learners of Natumolan Elementary School. The researchers selected all grade 6 learners who are beneficiaries of the Pantawid Pamilyang Pilipino Program (4Ps) as participants. Second, after conducting interviews using a qualitative method, the researchers engaged in data analysis, which involves transcribing the interviews, identifying themes, patterns, and categories within the data, and interpreting the findings to gain insights and generate meaningful conclusions. Third, researchers individually confirmed the descriptive results with each participant. Participants reviewed the researcher's descriptions of their experiences and confirmed their accuracy.

Lastly, participants were assured of the strict confidentiality of their responses, with findings used solely for academic and educational purposes.

2.6 Ethical Considerations

This research study followed ethical guidelines. Approval was sought from the Tagoloan Community College IRDC, which was reviewed and approved by the panel members and the Vice President of Academic Affairs. Furthermore, participation was voluntary for all participants. Ethical considerations were of paramount importance throughout the study. Prior to their participation, informed consent was meticulously obtained from both the learners themselves and their parents or legal guardians. Furthermore, the confidentiality of all data collected, including individual responses and identifying information, was strictly maintained throughout the research process to ensure the privacy and well-being of all participants.

3.0 Results and Discussion

3.1 4Ps Beneficiary

The Pantawid Pamilyang Pilipino Program (4Ps) in the Philippines provides conditional cash transfers to impoverished families, aiming to improve health, nutrition, and education. While the Pantawid Pamilyang Pilipino Program (4Ps) offers crucial financial support, challenges remain, including the adequacy of the stipend, dependency risks, and potential stigma. The socio-economic, familial, and educational profiles of Pantawid Pamilyang Pilipino Program (4Ps) learners provide key insights into their challenges. This data supports the evaluation of program effectiveness and the development of targeted support for their educational and personal well-being.

The study gathered data from a total of 22 participants, comprising 16 females and six males, which provided a diverse demographic profile that enriched the research. Among the female participants, eight were aged 11 years old (P1, P2, P8, P11, P12, P13, P14, and P22) and five were aged 12 years old (P4, P5, P10, P15, and P21), with additional representation from one participant each aged 13 years old (P19), 14 years old (P6), and 15 years old (P16). The male participants included five aged 11 years old (P3, P9, P17, P18, and P20) and one aged 12 years old (P7). This age distribution is significant as it captures various stages of early adolescence, allowing us to explore how age and gender influence the experiences and perspectives of young individuals.

Household Provider

Providing essential needs such as food, shelter, education, and healthcare is the role of the household provider, who refers to parents or guardians responsible for the well-being of family members. In many contexts, household providers are the primary breadwinners, ensuring the family's financial stability. This revealed that our study participants predominantly identified their fathers as the primary household provider, echoing a traditional pattern of parental roles. This finding aligns with Gutierrez (2024), who emphasized that a traditional division of labor persists in Filipino parenting, with fathers often holding primary responsibility for the family's economic well-being, while mothers typically assume the nurturing role. However, this observation also resonates with the broader perspective noted by Pinho et al. (2021), who stated that many families continue to adhere to these conventional roles of breadwinner and caregiver, suggesting a consistent pattern across different cultural contexts. The participants said that, *"The one who works for us is my father."* (P1, P3, P4, P11, P18, P19, P20, P21, P2, P7, P9, P10, P15, P16, and P22).

Furthermore, a smaller percentage of households reported both parents contributing financially, indicating a shift toward a more equitable distribution of responsibilities. The specific participants stated, *"My father works as a cargo helper and my mother is a bundler."* (P12), *"Both of my parents are working."* (P17), and *"Both of my parents work for us; my mother sells things while my father works as a laborer,"* (P5). Filipino fathers are increasingly taking on active parenting roles, especially when mothers migrate for work, as highlighted by Jocson's 2020 study. This shift challenges traditional gender roles and underscores the growing recognition of shared parental responsibilities.

Civil Status of Household Provider

In the Philippines, civil status is categorized as single, married, widowed, or legally separated (not divorced, as divorce is not recognized by law). This information is crucial for legal, administrative, and social purposes. The majority of household providers of the participants were married, reflecting a strong preference for traditional family structures where marriage is a cornerstone of family life. This finding differs from that of Iqbal et al. (2021), who found that divorce can negatively impact the academic achievement and cognitive development of

elementary school-aged children. Although it addresses the consequences of a specific family structure change (divorce), both studies underscore potential challenges faced by children in households not headed by married couples, albeit through different pathways. This suggests a strong presence of traditional family structures, a point reinforced by participant statements like, *"My parents are married in the church."* (P1, P2, P3, P5, P9, P11, P12, P13, P14, P17, P18, P19, P20, P21, and P22).

Most marriages are legal, though some households have unmarried or separated parents. Unmarried parents face difficulties, but early father engagement and co-parenting support can improve maternal mental health outcomes (Mallette et al., 2020). Single-parent households often face additional economic and emotional burdens, which can impact children's educational experiences and overall well-being. Children may feel unwanted and have lower self-worth due to the absence of a second parent figure (Chavda & Nisarga, 2023). The diverse civil statuses highlight varying family dynamics and challenges faced by financially challenged learners. Participants shared that, *"My parents are not married."* (P4, P7, P8, P10, P15, and P16).

Also, participant 6 especially noted that, *"My parents were separated."* (P6). Parental separation presents multifaceted challenges for children, impacting their physical and emotional well-being, behavior, cognitive development, and academic performance. Studies by Dominguez and Hall (2022) and Iqbal et al. (2021) highlight the negative impacts on these areas. It is crucial to address the unique needs of children from separated families to mitigate potential adverse consequences, ensuring their well-being and future success.

Highest Educational Attainment of a Household Provider

The level of educational attainment, which represents the highest stage of formal education an individual has achieved, is a recognized indicator of their skills, knowledge, and potential for employment. This revealed that the majority of household providers in the study had attained elementary education as their highest level of formal schooling. This finding aligns with Monsura's (2021) observation that a significant portion of the Philippine labor force has at least some elementary education. This is further supported by Vadivel et al. (2023), who emphasized that parents with higher educational attainment are better positioned to understand and address their children's educational needs. While the study highlights the prevalence of elementary-educated household providers, suggesting potential limitations in gauging and supporting their children's educational aptitude, this contrasts with Jabar et al.'s (2020) finding that higher parental income correlates with greater involvement in children's education, implying that socioeconomic factors, potentially linked to educational attainment, play a role in parental engagement. Participants mentioned, *"My parents finished elementary school."* (P2, P5, P6, P10, P11, P12, P14, and P17).

Many financially challenged learners come from families with limited educational backgrounds. Lower parental education levels can have a significant impact on a child's academic achievement and overall well-being. Some participants noted, *"My parents only completed high school."* (P1, P4, P13, P15, P18, P20, and P22) and *"My parents only finished high school."* (P1, P4, P13, P15, P18, P20, and P22). This highlights that financial constraints often limit educational opportunities for parents in these households. Parents with higher levels of education may be better equipped to provide academic support, encourage learning, and create a positive home learning environment. Additionally, parents with higher education may have access to better employment opportunities, which can positively impact a family's financial stability and a child's educational prospects. Parents with higher levels of education are better equipped to assess their children's aptitude and educational needs (Vadivel et al., 2023).

3.2 Health and Well-Being

Financially challenged learners often face significant obstacles in maintaining optimal health and well-being, directly impacting their ability to capitalize on educational opportunities. Limited access to nutritious food, inadequate healthcare, and heightened stress levels due to financial instability create a cascade of challenges. These circumstances can lead to increased sensitivity to illness, decreased energy levels, and impaired concentration, all of which hinder academic performance.

Health

This study highlights that both physical and mental health are essential for effective learning, with fundamental needs such as nutrition and sleep serving as prerequisites rather than luxuries. Addressing health barriers fosters equity in education. Despite being financially challenged learners, most participants have healthy sleeping habits, which they shared with us, indicating that they get enough rest, especially at night. These findings align with

those of Ramar et al. (2021), who also emphasize the importance of healthy sleep patterns for cognitive function, emotional regulation, and the prevention of various chronic diseases. However, it differs from Charest & Grandner (2020), who found that low sleep quality and lack of sleep hinder brain functions, impacting various cognitive abilities, which can lead to difficulties in concentration, memory retention, and decision-making. Participants shared how early they sleep at night. Thus, participants corroborate their findings to wit, *"I sleep well every night because Mom puts us to bed early so we can get ready for school."* (P3) and other participants supported that, *"I do not have any complaints about my body right now."* (P5) and *"I sleep well, I go to bed at 7 pm and wake up at 5 am."* (P10).

Despite financial constraints, families prioritized their children's well-being, ensuring adequate rest alongside household chores to support their academic performance. This approach reflects the findings of Rosso (2022), who emphasizes that parents are the primary participants in their children's lives, and their primary objective should be to establish an active caregiver role in their children's upbringing. Furthermore, Garcia & De Guzman (2020) highlight that parental engagement is a crucial factor in a child's academic achievement, a finding echoed by extensive research showing that supportive and involved parents positively influence student outcomes. The healthy sleeping habits of the participants helped them maintain healthy bodies, which in turn enabled them to learn more effectively at school. The majority of participants reported feeling good and not having any diseases. Participants shared, *"I do not have any health concerns about my body."* (P1, P2, P3, P4, P5, P7, P10, P12, P13, P14, P16, P17, P20, P21, and P22).

Financial challenges did not compromise the participants' healthy physical state, vital for daily activities and disease prevention. Furthermore, the findings of Al-Hanawi et al. (2020) emphasize that various factors, including nutrition, physical activity, stress levels, personality, and behavior, influence health. The majority of financially challenged learners managed to maintain their healthy bodies by getting enough sleep. Additionally, Jalali et al. (2020) emphasize that sleep is an indispensable component of human health, playing a crucial role in cognitive function, physical performance, and mental well-being. However, some participants were able to share that they have health issues that affected their studies. The common health issues they experience are cough, headache, toothache, shortness of breath, and eye pain. Thus, participants in the study corroborate their findings to wit:

"I have a breathing problem that has been difficult since childhood. If I play too much, I have trouble breathing, so I avoid playing at school and I prefer to read." (P8)

"Sometimes I have a headache, but it goes away when I get medication. Sometimes when there is class and my head hurts, I cannot focus on listening because I do not know what to do." (P6)

"Right now, I have a cough because I got wet in the rain the other day. I am still going to school." (P9)

"My tooth hurts a little because sometimes my mom cannot buy toothpaste." (P22)

Respiratory and cognitive health challenges, such as breathing difficulties, headaches, migraines, and coughs, significantly hinder academic performance by reducing concentration, causing fatigue, and increasing absenteeism. These issues are particularly pronounced among financially challenged learners, who may face additional barriers to accessing healthcare and support, further impeding their studies and social interactions. Nevertheless, many learners persist in attending school and striving for academic success despite these health obstacles. Research consistently shows that learners without health problems tend to achieve higher academically, as highlighted by Kurniawan et al. (2023). Routine health screenings and targeted health education in schools are crucial for early identification and intervention, helping to minimize the adverse effects of health issues on learning outcomes. These findings align with Raghupathi & Raghupathi (2020), who emphasize that both health and education are foundational to individual and societal advancement, with each reinforcing the other to support long-term well-being and productivity.

Environment

This study indicates that a positive environment fosters motivation, engagement, and academic success. It enables learners to learn more effectively and efficiently. When learners feel safe, supported, and inspired, they are more likely to be intrinsically motivated to learn. A positive environment can also help to reduce stress and anxiety, which can hinder learning. These findings align with Rusticus et al. (2023), who emphasize that high-quality educational environments typically correlate with favorable outcomes for learners across all grade levels. On the other hand, most participants lack access to programs in their communities and schools, such as food assistance, free dental care, and others. However, this contrasts with Aguado (2021), who emphasizes that significant

progress has been made in implementing the Pantawid Pamilyang Pilipino Program (4Ps) in terms of parenting, home management, health, nutrition, and education initiatives. Majority of the participants shared: *"Hoping for a feeding program that could give us free medicine in our community or school, so that our parents will no longer need to spend money to buy medicine."* (P1, P2, P4, P5, P6, P7, P8, P9, P10, P14, P15, P17, P18, P21, and P22).

The findings suggest that the absence of supportive programs leads some participants to hope for initiatives within their community or school that could assist them in various aspects of life. Additionally, uncomfortable environments emerged as a notable sub-theme. These results are consistent with Galarrita & Nestal (2024), who highlight the significant role teachers play as role models in supportive learning environments, positively influencing learners' motivation and academic achievement. However, they differ from the perspective of Hussaini & Hussain (2023), who emphasize that a broader set of environmental factors, including socioeconomic status, family background, school quality, and neighborhood conditions, shape a learner's academic performance. This distinction underscores that while school-based support and role modeling are crucial, external environmental influences also play a substantial role in shaping academic outcomes. Furthermore, a participant mentioned that: *"If my parents quarrel at our home, I strive not to get burdened with my studies, but sometimes if I have a problem with one of my friends, it will appear in my mind and my interest in listening during class hours will be gone."* (P12).

A disruptive or uncomfortable learning environment significantly hinders a learner's ability to focus and participate, negatively affecting cognitive processes and engagement. Alongside these environmental challenges, many learners also face travel difficulties, particularly in rural areas. Studies consistently show that long commutes to school are linked to lower academic achievement, increased tardiness, and higher absenteeism rates. For instance, Ding & Feng (2022) highlight that commuting in rural settings can impede academic performance, while Jamil et al. (2022) and other recent research confirm that prolonged travel reduces study time and overall achievement. Thus, one of the participants stated that: *"It is difficult for me because traveling to school is hard; the road is difficult to navigate. When it rains, the road gets flooded, and my uniform gets soaked when I go to school."* (P10).

Daily walks to school over muddy roads and long distances, required by a remote home, highlight a participant's determination. Such challenges, faced by rural learners, emphasize the need for educational support. However, the Philippine government remains committed to substantial investments in enhancing the quality and accessibility of basic education (Mirasol et al., 2021). Smaller learner populations, lower socioeconomic status, and a lack of access to resources like funding, technology, and qualified teachers are common characteristics of rural schools. These challenges can result in higher teacher turnover rates and lower learner achievement compared to their urban and suburban counterparts (Lai & Chang, 2020). However, it differs from the findings of Fargas-Malet and Bagley (2021), who emphasized that small rural schools often foster strong teacher-student relationships and individualized instruction due to their size. Additionally, these schools frequently engage closely with their communities, enhancing social cohesion and educational experiences.

Psychological

The study indicates cognitive and affective domains that influence participant learning and behavioral outcomes, with particular emphasis on attentional deficits. It refers to the mental functions involved in staying focused, understanding information, and managing emotions, all of which directly affect how learners engage with and succeed in learning. A lack of focus significantly affects learners' attention in school, impacting their academic performance and engagement. Research explores various aspects of attention and innovative methods to enhance focus among learners (Lai & Chang, 2020). The decline in attention spans among learners, especially those raised in a digital environment, presents significant challenges for education.

With constant exposure to screens and information overload, many children struggle to focus during lessons, which negatively impacts their ability to absorb and retain knowledge. Excessive screen usage has detrimental effects on social and emotional growth, including a rise in the likelihood of obesity, sleep disorders, and mental health conditions, such as depression and anxiety. It can impede the ability to interpret emotions, fuel aggressive behavior, and harm one's overall psychological well-being (Muppalla et al., 2023). To address these challenges, it is essential to integrate technology in ways that enhance learning while promoting sustained attention, helping learners navigate distractions and succeed academically. One of the participants supported this by stating: *"When my parents argue at home, I try not to struggle with my studies, but sometimes if I have a problem with a friend, it always occupies my mind, and I lose my interest in listening in class."* (P12).

Environmental factors at home affect a learner's drive to continue their education. Concentration issues, which vary based on personal factors such as home stress or peer relationships, are not the same for every learner. These findings align with those of Swider-Cios et al. (2023), who suggest that engaging learners through hands-on activities or technology can also increase their interest and attention in lessons. Learners are encouraged to engage in hands-on activities, collaborate in groups, and use technology for classwork, reflecting a shift towards interactive learning. Additionally, the findings of Muppalla et al. (2023) underscore that this method recognizes that traditional lectures may not capture today's learners' interest.

The integration of technology makes learning more relevant and engaging, ultimately motivating learners to take ownership of their education and improving their comprehension and retention of knowledge. Furthermore, fostering a supportive environment that encourages open communication about feelings and challenges can empower children to express their needs and seek help when necessary, ultimately promoting better focus and academic success. Moreover, one of the participants also faces a lack of time management, especially when problems at home, friends, and school happen together, by stating: *"Balancing activities with friends, classmates, and family is difficult; sometimes I get confused about what to prioritize because there are so many."* (P20).

Ineffective time management, as evidenced by the participant's difficulty in prioritizing tasks, is often believed to affect both productivity and well-being negatively. While some research supports this view, suggesting that poor time management correlates with increased stress and burnout, other studies challenge this assumption. These findings align with the study by Hsu et al. (2023), which emphasizes that effective time management —crucial for academic success and stress reduction —requires awareness of time allocation, a skill often lacking in learners. However, Alyami et al. (2021) present contradictory findings, showing that despite poor time management skills, some learners maintain high academic performance and low stress levels due to factors such as intrinsic motivation and adaptive coping strategies. This suggests that time management alone may not be the decisive factor in academic success or well-being, highlighting the complexity of these relationships. Furthermore, understanding time is fundamental for learners' self-regulated learning, raising concerns about time allocation in academic contexts. Thus, one of the participants stated that: *"I struggle to continue my education because at home, when my parents argue, I cannot focus on my studies. I am afraid that I might not be able to finish school."* (P6).

These findings align with those of Downey and Crummy (2022), who emphasize that domestic challenges significantly impacted the participants' academic motivation and self-efficacy, underscoring the need for learner support in addressing personal difficulties. However, it differs from Teke & Avşaroğlu (2021), who underscore that trauma, associated with adverse life outcomes, can manifest as low self-esteem, depression, and maladaptive coping mechanisms. Moreover, early childhood trauma negatively affects cognitive functions like attention and memory, especially in young children who may struggle to process and express emotions. Thus, one of the participants stated, *"I have friends, but we do not fight; sometimes my mom and dad argue, but I do not think about that when I am studying."* (P21). The participant's determination to overcome challenges and pursue their educational goals demonstrates the power of self-motivation and resilience in achieving academic success. This experience highlights the importance of fostering self-determination and providing support to learners, enabling them to develop the necessary skills and mindset to overcome obstacles and achieve their aspirations.

3.3 Home and Family Life

Financially challenged learners face home challenges that impede education. Limited resources cause stress, overcrowded spaces hinder study, and family responsibilities detract from learning. A lack of home resources, such as the internet, further widens educational gaps.

Domestic Challenges

This study suggests that financial instability has a profound impact on learning, resulting in scarcity, familial burdens, and stress that can hinder focus, motivation, and academic success. Financial instability can lead to increased stress, anxiety, and depression, negatively impacting both physical and mental health. Children from deprived families often face significant challenges that can hinder their academic success. This findings aligns with Leung et al. (2020), living with food insecurity often grapple with a range of difficult emotions, including worry, anger, shame, and sadness, as they navigate the challenges of hunger and its impact on their families but is varies to Wang et al. (2022) where children who participate in household chores during primary school tend to have better academic outcomes. One participant shared, *"The problems at home affect my studies, especially now that*

my younger sibling is sick with dengue. Sometimes, I am left alone at home while they are at the hospital.” (P1). Many participants also described the extent of their household responsibility: “What I do every day is take care of the household chores, like cleaning, fetching water, washing dishes, sweeping the floor, and chopping wood.” (P1, P2, P3, P4, P5, P6, P7, P8, P9, P12, P19, P20, P21, and P22)

Insufficient free time can lead to burnout and hinder personal growth, impacting both mental and physical well-being. Learners, especially those from impoverished families with limited resources, require leisure for healthy development (Mulyaningsih et al., 2024). Other participants articulated that:

“The financial situation of our family has a big impact on my daily life, especially because sometimes we cannot eat properly and only have a little food because the money my parents earn is just enough for bills like water and electricity. When I go to school, I usually walk, and my dad gives me some biscuits for food. Sometimes, I cannot participate in school activities because of poverty.” (P1, P2, P3, P4P, P5, P6, P7, P12, P16, P17, P18, P19, P20, and P22)

Financial struggles, encompassing poverty, limited resources, and health crises, can significantly impede a learner’s academic performance (Abdallah et al., 2022). Consequently, participants shared, *“We struggle with money because my parents cannot provide enough support for my projects.” (P2, P3, P4, P5, P6, P7, P8, P12, P14, P17, P18, P19, P20, and P22).* Research by Nasr et al. (2024) and Polinar et al. (2022) indicates that heightened financial, academic, and family stress considerably affects learners’ mental well-being, leading to worry, anxiety, sleep deprivation, and depression. Furthermore, financial stress can reduce study time, lower grades, and increase dropout rates due to the necessity of working and compromised health. Thus, the participants mentioned that:

“Our family is sometimes okay and sometimes not, because they often fight, which hinders my schooling. I should be in grade 9, but because of their fights, my studies have been affected. They separated, and I had to stop. When they got back together, I was able to continue school. However, now that they are separated again, my mom's focus is different, so I have also separated from my siblings.” (P1, P5, P6, P8, P10, P12, P15, P16, and P19).

Family problems, encompassing conflicts and financial strain, negatively impact learners' well-being, mental health, and academic performance. The findings align with Deng et. al. (2022), family conflict leads to increased stress and depression, hindering academic outcomes. Also, as noted by Islam and Rabbi (2024), domestic challenges impede emotional support and expression, potentially leading to mental health issues. Another participant supported this by stating, *“My father's job is not permanent. I can only get money when he receives his salary from whatever job he has.” (P1).* Poverty's multifaceted impact, including resource scarcity, health issues, and limited access to education, significantly affects learners. Financial strain, prevalent among underprivileged families (Norazlan et al., 2020), restricts children's skill development and potential (Mulyaningsih et al., 2024). Parental job loss during economic hardship can lead to a decrease in family income, increased stress, and a negative impact on children's well-being and education. However, Alammar et al. (2022) found that strong reading skills and positive family functioning can buffer the academic impact of family difficulties, highlighting the role of protective factors in supporting student performance.

Lack of Motivation

The absence of parental engagement in a learner’s education – both at home and in school – can diminish academic motivation. This lack of support often leads to reduced effort, lower persistence in academic challenges, and a weakened sense of value in education. Learners from financially disadvantaged backgrounds are particularly vulnerable, with decreased motivation frequently associated with depression and feelings of helplessness (Juguilon, 2023; Xue et al., 2023). Depression, characterized by persistent sadness and reduced motivation, is exacerbated by a lack of social support (Johnson-Esparza et al., 2021). This study found that participants frequently reported a lack of motivation, support, and exposure to noisy environments. One participant stated, *“I ask my mom because if I approach my dad, he might get angry and scold me if I ask him.” (P1).* Still, a recent study by Shengyao et al. (2024) challenges the notion that low parental involvement invariably leads to decreased academic motivation. This research suggests that learners can develop academic resilience and motivation through internal factors such as self-efficacy, even in the absence of strong parental support.

Family engagement is crucial for learner success. Policy makers recognize its importance, fostering partnerships between schools and families to improve outcomes (Ambroso et al., 2021). Collaborative efforts enhance academic and social development, with family support reducing stress and increasing life satisfaction (Ekman et al., 2021).

Conversely, lack of engagement negatively impacts concentration and performance (Taseer et al., 2023). Therefore, strong school-family partnerships are essential for learner wellbeing and achievement. Likewise, it was also supported by another participant who mentioned that:

"When my mom and dad fight, our house is boisterous, making it difficult for me to focus on my studies. Their fights affect me greatly; I just cry because their arguments also hurt me." (P22).

Environmental noise, both external and internal, can significantly hinder learner focus and learning, negatively impacting academic performance (Damián-Chávez et al., 2021). Creating a quiet and conducive learning environment at home and school is essential for academic success. Additionally, the home environment plays a crucial role in early childhood learning and development (Sulaiman et al., 2021). By understanding this, parents and caregivers can create optimal conditions for their children's learning and growth, fostering their intellectual and social development. Therefore, reducing noise pollution and creating a peaceful learning environment at home and school are crucial for optimal learning and development.

3.4 Access to Learning Resources

Learners from low-income backgrounds often struggle to obtain adequate learning resources, which significantly impairs their ability to participate effectively in academic activities. The absence of necessary materials such as textbooks, digital tools, reliable internet, and conducive study environments contributes to a cycle of educational disadvantages. These deficiencies hinder task completion, reduce comprehension, and limit engagement in technology-based instruction, ultimately compromising academic outcomes and deepening existing inequalities.

Access to textbooks and technology enhances comprehension and academic performance, as supported by studies (Sambayon et al., 2023; Suson et al., 2020), but it contrasts with the study of Candia et al. (2022), which found that disadvantaged learners improved academically through online collaborative learning, despite limited resources, suggesting that alternative learning methods can mitigate resource gaps. The participants shared that study materials, especially books, play a significant role in their academic success, providing valuable knowledge and support, as mentioned by the following participants, *"Books help me with my studies, and I like to read because I learn a lot, especially the difficult lessons."* (P4, P8, P16, P17 and P18).

These statements show that books are vital resources for studying, enabling learners to grasp complex subjects and enhance their knowledge. It reflects a genuine enjoyment of reading, which fosters curiosity and engagement in the learning process. Social media has evolved significantly as a learning tool. A growing number of teachers and learners now integrate social media into their e-learning experiences, making it an essential component of modern education (Haleem et al., 2022). Additionally, by embracing challenging lessons through books, individuals develop critical thinking skills and resilience, ultimately contributing to their academic success. Recent studies highlight the crucial role of books in education and personal development. Reading books is associated with increased academic performance, improved vocabulary, and enhanced cultural awareness (Talanov, 2023). Thus, another participant said that: *"It is important for us to get study materials, especially books, because it is easier for us to understand if we have something to read when we struggle with our lessons."* (P22).

The statement emphasizes that reading materials aligned with their interests help learners develop a love of reading and a positive attitude toward learning, as they enjoy learning about topics that interest them. Reading is a cognitive process requiring a high mental function as part of the acquisition, interpretation, transformation, and use of knowledge (Villanueva, 2022). This suggests that various textbooks can foster a positive outlook on diverse learning styles. It implies that different educational materials can present information and concepts in ways that resonate with different learners, promoting a more inclusive and engaging learning experience (Pavešić & Cankar, 2022). Another helpful learning resource is technology that can assist learners, especially when they need to research information related to their schoolwork. Likewise, it was also supported by other participants who mentioned, *"Sometimes my phone helps me with my studies. If I do not understand something, I ask my mom for help because sometimes I do not know how to search."* (P8).

Mobile devices enhance learner communication and access to information, fostering engagement and collaborative learning (Ahmad, 2020). While primarily used for social interaction, learners are open to utilizing social media for educational purposes (Karjo, 2020), highlighting a balanced approach combining technology and parental support. Therefore, another participant stated, *"I use books and my phone to search when I need help with my*

projects or assignments. *My aunt and brother help me when I struggle with my tasks.*" (P9). Diverse learning tools significantly enhance academic success, fostering subject comprehension and skill development (Ghafar, 2023). Technology facilitates deeper learning and progress tracking (Haleem et al., 2021). Participants prefer books and technology for gathering information. Furthermore, a factor that can affect access to learning materials is a lack of technology, which includes low signal strength or weak Wi-Fi connections, as well as limited devices, all of which can impact their learning or studies. Learners who have limited access to technology may have fewer opportunities to explore, learn, and grow. Therefore, technology is crucial nowadays for communication and online resources, such as tutorial videos and many more.

According to Haleem et al. (2022), digital technologies aid in developing abilities that require learners' performance, such as problem-solving, creating structured thinking, and comprehending processes. As stated by Hinze et al. (2024), the educational uses of mobile devices are somewhat limited and can impact the learning process of learners. This lack of technology can have a direct impact on a learner's ability to complete assignments, conduct research, and find information on complex topics. Thus, the following participants stated that sometimes there is no data, and the Wi-Fi connection is slow, which makes it difficult to focus and causes them to struggle with their studies, especially when they have assignments and projects. They also claimed the importance of the internet and a book by the following participants: *"Sometimes there is no signal, and we do not have a load."* (P1, P2, P3, and P12).

Excessive technological use can negatively impact academic performance due to distractions (SampasaKanyinga et al., 2022). While technology benefits education (Mustapha et al., 2020), balanced use, monitored by educators and parents, is crucial. Thus, another participant shared, *"It is important to use the internet and have a fast connection because I use it to research my assignments. Sometimes the signal is slow or there is no signal at all."* (P19). The internet offers diverse educational resources that enrich learning experiences. However, the impact varies; academic use is more beneficial than entertainment (Sari & Cahyo, 2020). Learners report improved research skills, critical thinking, and collaborative learning through internet use (Irshad & Sohail, 2022). Thus, other participants shared the following:

"My mom is the only one who has a phone, and she lends it to us so we can search." (P13 and P14)

"I borrow my mom's phone and then I also use the piso wifi at our neighbour's for research on my assignments, but sometimes I struggle because I do not understand, and sometimes the signal on the piso wifi is slow." (P18)

A study by Çebi & Güyer (2020) found a positive correlation between the time learners spend on online learning activities and their academic performance. By dedicating more time to these activities, learners increase their exposure to the material, engage in active learning strategies, develop essential skills, and benefit from personalized learning opportunities. Meaningful online engagement enhances learning effectiveness. Learners rely heavily on the internet for research and collaboration (Salam & Farooq, 2020), but many lack personal devices and face limited, unreliable internet access (Alvarez, 2020; Ferri et al., 2020). This digital divide hinders learning and development.

Learning

Participants' learning processes are challenged by a lack of a peaceful learning environment and difficulties in comprehension, necessitating self-directed learning and reliance on family and community support when facing challenging subject matter. This highlights that learning, in this context, is a collaborative endeavor that often requires learners to seek assistance and actively navigate obstacles beyond traditional classroom settings.

Parents often facilitate learning when children struggle (Magonalig et al., 2023); however, a lack of comprehension can impact learner motivation. While parental involvement enhances family connections, it also presents challenges in time management and expertise (Salazar & Aboloc, 2022). The participants who do not know their schoolwork tend to ask for help from someone who knows, as mentioned by the following participants, *"I ask my mom for help when I have assignments or when I struggle with a subject."* (P1, P6, and P18).

The participants noted that with the help of someone knowledgeable, they could grasp the concepts they previously struggled with, which in turn aids them in completing their assignments and projects. They emphasized that this support is crucial for overcoming difficulties in understanding complex topics. Additionally, other participants supported it by stating, *"If I struggle with studying, I ask my friends and classmates for help."* (P5),

"I easily get help from my friends at school. At home, sometimes I ask my brother and mom for help when I struggle with a subject. (P8) and "I ask the teacher for help sometimes." (P11, P12, P19, and P20).

Participants primarily seek help from teachers, with some relying on peers and family. Parental knowledge limitations (Pe Dangle, 2021) necessitate alternative support sources. Financial worries create cognitive load, impacting concentration and academic performance (Mistry & Elenbaas, 2021). Participants emphasized the importance of a peaceful learning environment for effective studying. While noise pollution negatively impacts cognition and academic performance (Alqahtani et al., 2023; Swargiary & Roy, 2023), necessitating minimal distractions in both classrooms and homes. The majority of them expressed that the best places for focused studying are quiet and free from interruptions, as this allows them to concentrate better. Thus, the participants shared that learning in a peaceful environment plays a significant role in their academic success, as stated by the following participants:

"I often study in my room because it helps me relax and focus better." (P1, P3, P5, P7, P8, P9, P10, P11, P12, P13, P14, P15, P16, P18, and P21).

A preference for private and peaceful study spaces, including personal rooms and relaxing outdoor areas, was evident. The importance of a calm environment for learning, enhancing focus and motivation, is supported by Calp (2020). In contrast, cluttered or noisy spaces, as indicated by Ramadhani et al. (2021), negatively impact concentration and academic performance. They also enjoyed studying in outdoor spaces around their homes, where the fresh air and open surroundings helped them to focus on their work without the usual distractions of noise and activity. Furthermore, several participants claimed, *"I prefer studying in quiet places, like under a tree, because I cannot concentrate when there is too much noise."* (P4, P5, P17, P19, P20, and P22).

A calm study environment significantly enhances understanding and homework completion. Participants, particularly P-2, emphasized the importance of quiet, solitary study, reflecting a theme of independent learning that is crucial for their growth, especially given the limited parental assistance. The participant shared, *"Now, because I do not have a phone, I use my notebook more to write down our lessons from school so I can study. My mom and dad cannot help me with my assignments because they are busy with work."* (P2).

Limited parental assistance due to employment necessitates independent learning, as demonstrated by P-2, who finds quiet study enhances focus. While parental involvement is beneficial (Utami, 2022), its absence requires self-reliance. Further research is needed on the relationship between parenting styles and resilience (Shengyao et al., 2024). Financial hardship, stemming from unemployment, creates a cycle of poverty that hinders access to basic needs (Tus, 2020).

Additionally, the lack of adequate income affects not only individuals but also their families and communities. This indicates that inadequate income has broader implications, impacting nutritional health and overall well-being within families and their surrounding communities (Vilar-Compte et al., 2021). Socioeconomic factors significantly influence the interplay between parenting styles and academic resilience. Understanding these dynamics is essential for developing targeted interventions that support both parents and children in overcoming the barriers posed by poverty (Rajawat & Chaturvedi, 2024). By fostering environments that promote positive parenting practices while addressing the underlying economic challenges, we can help break the cycle of poverty and enhance academic outcomes for future generations.

The study revealed significant socioeconomic disparities impacting the educational experiences of financially challenged Grade 6 learners. Many come from households with traditional gender roles, where fathers are the primary breadwinners. However, single-parent or economically strained families often rely on mothers as the primary providers. Limited parental education limits their ability to support their children's academic endeavors. Financial constraints, family issues, and poverty further exacerbate these challenges, hindering access to essential resources, adequate nutrition, and mental health support. The digital divide, characterized by limited access to technology and the internet, further limits educational opportunities. To address these issues, comprehensive interventions are necessary, including targeted support systems, improved access to resources, enhanced teaching practices, community engagement, and holistic well-being programs.

4.0 Conclusion

This study provides specific and novel insights into the multifaceted challenges faced by financially challenged Grade 6 learners at Natumolan Elementary School. Our findings reveal the significant and interconnected impacts of parental education and employment, family structure, digital access, and financial stress on the academic progress and well-being of students. These context-specific results, which may differ from broader trends observed in other settings, underscore the critical need for tailored interventions within this community. This research contributes valuable, localized data to the existing body of knowledge, informing the development of targeted support systems to empower these learners and mitigate the identified barriers to their educational success.

5.0 Contribution of Authors

Author 1: conceptualization, data gathering, data analysis, manuscript writing, project administration.

Author 2: data analysis, data gathering, methodology refinement, manuscript editing.

Author 3: software development, data validation, resource provision, and specific investigations.

Author 4: data gathering, preliminary data analysis, manuscript review (factual).

Author 5: conceptual input, research supervision, manuscript review (overall coherence).

Author 6: high-level conceptualization, expert methodological advice, overall project supervision, final manuscript critique.

6.0 Funding

This research received no specific grant or funding from any external agency.

7.0 Conflict of Interest

The authors declare no competing interests.

8.0 Acknowledgment

The researchers express their sincere gratitude to their parents for their unwavering support, guidance, and love, which were instrumental in the successful completion of this research. The authors also acknowledge the College of Education for cultivating their research skills and fostering a deeper understanding of the challenges faced by financially disadvantaged learners. The Bachelor of Elementary Education program is recognized for its invaluable contribution to the authors' theoretical foundation, critical thinking abilities, and community engagement experience. The authors extend particular thanks to Dr. Frederick W. Gomez, Dean of the College of Education, for his insightful guidance and support, which ensured the academic rigor of this study. Furthermore, the authors are deeply indebted to their esteemed research advisor, Sir Michael Vincent S. Casino, MAEd-EM, MAEd-Eng, whose expertise and mentorship were essential to the successful completion of this project. The authors also express their gratitude to Dr. Josie Sardido, Dr. Jeddah Quiño, Sir Manuelito Rojas, MAEd, and Ma'am Khym M. Cagatin, MAEd-EM, for their valuable contributions and guidance. Finally, the authors acknowledge the significant contribution of Sir Michael Vincent S. Casino for his expertise as the manuscript's grammarian. The authors gratefully acknowledge the providential guidance that sustained them throughout this research endeavor.

9.0 References

- Abdallah, F. et al (2022). Prevalence and factors associated with anaemia among pregnant women attending reproductive and child health clinics in Mbeya region, Tanzania. *PLOS Global Public Health*, 2(10). <https://doi.org/10.1371/JOURNAL.PGPH.0000280>
- Aguado, A. (2021). Implementation of Pantawid Pamilyang Pilipino Program (4Ps) in Barangay Talumpok, Batangas City. *International Journal of Research Studies in Education*, 10(7). <https://doi.org/10.5861/ijrse.2021.21603>
- Ahmad, T. (2020). Student perceptions on using cell phones as learning tools: Implications for mobile technology usage in Caribbean higher education institutions. *PSU Research Review*, 4(1), 25–43. <https://doi.org/10.1108/PRR-03-2018-0007/FULL/PDF>
- Alammar, M. A., Ram, D., Almansour, I. A., & Aljammaz, A. S. (2022). Level and relationships of academic skills and family functions with academic performance during COVID-19 pandemic. *The Egyptian Journal of Neurology, Psychiatry and Neurosurgery*, 58(1), 147. <https://doi.org/10.1186/s41983-02200592-5>
- Al-Hanawi, M. et al (2020). Knowledge, attitude, and practice toward COVID-19 among the public in the Kingdom of Saudi Arabia: A cross-sectional study. *Frontiers in Public Health*, 8. <https://doi.org/10.3389/fpubh.2020.00217>
- Alqahtani, T. N., Junaid, M. A. L., Almutairi, R. N. H., Alsalem, M. F. M., Alrashidi, M. M. M., & Alsaadon, S. M. B. (2023). Impact of COVID-19 pandemic on physical activity and academic performance among medical students: A single-center study from Saudi Arabia. *Rawal Medical Journal*, 48(4), 1003–1008. <https://doi.org/10.5455/rmj.20230227075331>
- Alvarez, A. (2020). The phenomenon of learning at a distance through emergency remote teaching amidst the pandemic crisis. *Asian Journal of Distance Education*, 15(1), 144–153. <https://doi.org/10.5281/ZENODO.3881529>
- Alyami, A. et al (2021). Impact of time-management on the student's academic performance: A cross-sectional study. *Creative Education*, 12. 471–485. <https://doi.org/10.4236/ce.2021.123033>
- Ambrosio, E., Dunn, L. & Fox, P. (2021). Research in brief: Engaging and empowering diverse and underserved families in schools. <https://doi.org/10.4148/2470-6353.1327>
- Basiri, N. (2024). Study on the effects of Pantawid Pamilyang Pilipino Program (4Ps) on human capital development. *SSRN Electronic Journal*, <https://doi.org/10.2139/SSRN.4722880>
- Bozkurt, M. & Öztürk, F. (2022). Qualitative research in Social Sciences: A research profiling study. *Educational Policy Analysis and Strategic Research*, 17, 2022. <https://doi.org/10.29329/epasr.2022.248.13>
- Calp, S. (2020). Peaceful and happy schools: How to build positive learning environments. *International Electronic Journal of Elementary Education*, 12(4), 311–320. <https://doi.org/10.26822/IEJEE.2020459460>
- Candia, C., Maldonado-Trapp, A., Lobos, K., Peña, F., & Bruna, C. (2022). Disadvantaged students increase their academic performance through collective intelligence exposure in emergency remote learning due to COVID-19. *arXiv*. <https://doi.org/10.48550/arXiv.2203.05621>
- Çebi, A. & Güyer, T. (2020). Students' interaction patterns in different online learning activities and their relationship with motivation, self-regulated learning strategy and learning performance. *Education and Information Technologies*, 25(5), 3975–3993. <https://doi.org/10.1007/S10639-020-10151-1>
- Chango, W. et al (2021). Improving prediction of students' performance in intelligent tutoring systems using attribute selection and ensembles of different multimodal data sources. *Journal of Computing in Higher Education*, 33(3), 614–634. <https://doi.org/10.1007/S12528-021-09298-8/TABLES/9>
- Charest, J. & Grandner, M. A. (2020). Sleep and athletic performance: Impacts on physical performance, mental performance, injury risk, and recovery, and mental health. *Sleep Medicine Clinics*, 15(1), 41–57. <https://doi.org/10.1016/j.jsmc.2019.11.005>
- Chavda, K. & Nisarga, V. (2023). Single parenting: Impact on a child's development. 19(1), 14–20. <https://doi.org/10.1177/09731342231179017>
- Damián-Chávez, M. M., Ledesma-Coronado, P. E., Drexel-Romo, M., Ibarra-Zárate, D. I. & Alonso-Valerdi, L. M. (2021). Environmental noise at library learning commons affects student performance and electrophysiological functioning. *Physiology & Behavior*, 241, 113563. <https://doi.org/10.1016/j.physbeh.2021.113563>
- Dhaval M. et al (2023). Sampling methods in research: A review. Published in *International Journal of Trend in Scientific Research and Development (ijtsrd)*, ISN: 2456–6470, Volume-7 | Issue-3, June 2023, pp.762–768. www.ijtsrd.com/papers/ijtsrd57470.pdf
- Deng, Y. et al (2022). Family and academic stress and their impact on students' depression level and academic performance. *Frontiers in Psychiatry*, 13, 869337. <https://doi.org/10.3389/fpsy.2022.869337>
- Ding, P. & Feng, S. (2022). How school travel affects children's psychological well-being and academic achievement in China. *International Journal of Environmental Research and Public Health*, 19(21). <https://doi.org/10.3390/ijerph192113881>
- Dominguez, G. B. & Hall, B. J. (2022). The health status and related interventions for children left behind due to parental migration in the Philippines: A scoping review. *The Lancet Regional Health: Western Pacific*, 28, 100566. <https://doi.org/10.1016/j.lanwpc.2022.100566>

- Downey, C. & Crummy, A. (2022). The impact of childhood trauma on children's well-being and adult behavior. *European Journal of Trauma & Dissociation*, 6(1), 100237. <https://doi.org/10.1016/j.EJT.D.2021.100237>
- Engida, M. et al (2024). Impact of teaching quality on student achievement: Student evidence. *Frontiers in Education*, 9, 1367317. <https://doi.org/10.3389/FEDUC.2024.1367317/BIBTEX>
- Ekman, I., Ebrahimi, Z. & Olaya Contreras, P. (2021). Person-centred care: looking back, looking forward. *European Journal of Cardiovascular Nursing*, 20(2), 93–95. <https://doi.org/10.1093/EURICN/ZVAA025>
- Fargas-Malet, M., & Bagley, C. (2021). Is small beautiful? A scoping review of 21st-century research on small rural schools in Europe. *Educational Review*, 73(5), 601–620. <https://doi.org/10.1177/14749041211022202>
- Ferri, F., Grifoni, P. & Guzzo, T. (2020). Online learning and emergency remote teaching: Opportunities and challenges in emergency situations. *Societies* 2020, Vol. 10, Page 86, 10(4), 86. <https://doi.org/10.3390/SOC10040086>
- Galarrita, M. J. C. & Nestal, C. C. N. (2024). Pantawid Pamilyang Pilipino Program support and its implication to school performance. *International Journal of Multidisciplinary Research and Analysis*, 07(08). <https://doi.org/10.47191/IJMRA/V7-I08-31>
- Garcia, A. G. & De Guzman, M. R. de G. (2020). The meanings and ways of parental involvement among low-income Filipinos. <https://doi.org/https://doi.org/10.1016/j.ecresq.2020.05.013>
- Ghafar, Z. N. (2023, October). ChatGPT: A new tool to improve teaching and evaluation of second and foreign languages: A review of ChatGPT. *The Future of Education*. <https://doi.org/10.59890/ijarss.v1i2.392>
- Gomez, F. W., Fernandez, D. V., & Sardido, J. M. (2022). Journey to Emmaus: Effects of Project HERO to the professional life of teacher-researchers of a school [Thesis]. ResearchGate. <https://doi.org/10.13140/RG.2.2.11375.25769>
- Gutierrez, J. (2024). The experiences of left-behind fathers: Breaking the traditional Filipino paternal roles in parenting. *The Journal of Society and Media*, 8(1), 64–81. <https://doi.org/10.26740/JSM.V8N1.P64-81>
- Haleem, A., Javaid, M., Qadri, M. A. & Suman, R. (2022). Understanding the role of digital technologies in education: A review. *Sustainable Operations and Computers*, 3, 275–285. <https://doi.org/10.1016/j.SUSOC.2022.05.004>
- Haleem, A., Javaid, M., Singh, R. P. & Suman, R. (2021). Telemedicine for healthcare: Capabilities, features, barriers, and applications. *Sensors International*, 2. <https://doi.org/10.1016/j.SINTI.2021.100117>
- Hinze, V., Montero-Marin, J., Blakemore, S. J., Byford, S., Dalglish, T., Degli Esposti, M., Greenberg, M. T., Jones, B. G., Slaghekke, Y., Ukoumunne, O. C., Viner, R. M., Williams, J. M. G., Ford, T. J. & Kuyken, W. (2024). Student and school-level factors associated with mental health and well-being in early adolescence. *Journal of the American Academy of Child and Adolescent Psychiatry*, 63(2), 266–282. <https://doi.org/10.1016/j.JAAC.2023.10.004>
- Hsu, C. et al (2023). Supporting "time awareness" in self-regulated learning: How do students allocate time during exam preparation? *Smart Learning Environments*, 10(1). <https://doi.org/10.1186/s40561-02300243-z>
- Hussaini, M. et al (2023). Impact of environmental factors on students' educational background and their future performance. *International Journal of Scientific Multidisciplinary Research*, 1(6), 607–616. <https://doi.org/10.55927/IJSMR.V1I6.5021>
- Ide, Y. & Beddoe, L. (2024). Challenging perspectives: Reflexivity as a critical approach to qualitative social work research. *Qualitative Social Work*, 23(4), 725–740. <https://doi.org/10.1177/14733250231173522>
- Iqbal, J. et al (2021). How emotional intelligence influences cognitive outcomes among university students: The mediating role of relational engagement during the COVID-19 pandemic. *Frontiers in Psychology*, 12, 711439. <https://doi.org/10.3389/FPSYG.2021.711439/BIBTEX>
- Islam, S. & Rabbi, F. (2024). The effect of academic stress and mental anxiety among the students of Khulna University. *Edukasiana: Jurnal Inovasi Pendidikan*, 3(3), 280–299. <https://doi.org/10.56916/ejip.v3i3.723>
- Jabar, M., Garcia, J., & Valerio, Maria A. (2020). The influence of socioeconomic status on parental involvement among Filipino parents. *Asia-Pacific Social Science Review*, 20(4), 6. <https://doi.org/10.59588/2350-8329.1334>
- Jalali, R. et al (2020). The effect of sleep quality on students' academic achievement. *Advances in Medical Education and Practice*, 11, 497–502. <https://doi.org/10.2147/AMEP.S261525>
- Jamil, K. et al (2022). Role of social media marketing activities in influencing customer intentions: A perspective of a new emerging era. *Frontiers in Psychology*, 12. <https://doi.org/10.3389/FPSYG.2021.808525>
- Jocson, R. M. (2020). Filipino fathers' parenting in the context of household and neighborhood risk: Familism as a protective factor. *Cultural Diversity and Ethnic Minority Psychology*, 26(4), 472–482. <https://doi.org/10.1037/CDP0000332>
- Johnson-Esparza, Y., Rodriguez Espinosa, P., Verney, S. P., Boursaw, B. & Smith, B. W. (2021). Social support protects against symptoms of anxiety and depression: Key variations in Latinx and non-Latinx white college students. *Journal of Latina/o Psychology*, 9(2), 161. <https://doi.org/10.1037/LAT0000184>
- Juguilon, I. D. (2023). Impact of family support system in the academic performance of Grade 3 pupils at a public elementary school in Rizal, Philippines. *International Journal of Multidisciplinary: Applied Business and Education Research*, 4(1), 174–187. <https://doi.org/10.11594/IJMABER.04.01.16>
- Karjo, C. H. (2020). Fostering the use of social media towards students' learning. *Journal of Physics: Conference Series*, 1477(4), 042011. <https://doi.org/10.1088/1742-6596/1477/4/042011>
- Kurniawan, F. et al (2023). Correlation between health status and academic achievement among elementary school students in North Jakarta. *Journal of Education and Health Promotion*, 12(1), 262. https://doi.org/10.4103/JEHP.JEHP_1534_22
- Lai, Y. J. & Chang, K. M. (2020). Improvement of attention in elementary school students through fixation focus training activity. *International Journal of Environmental Research and Public Health*, 17(13), 1–13. <https://doi.org/10.3390/IJERPH17134780>
- Leung, C. et al (2020). Understanding the psychological distress of food insecurity: A qualitative study of children's experiences and related coping strategies. *Journal of the Academy of Nutrition and Dietetics*, 120(3), 395–403. <https://doi.org/10.1016/j.JAND.2019.10.012>
- Magonalig, C. A., Gascon, M. G. & Campana, C. P. (2023). Exploring the experiences of parents as facilitators of learning in the new normal in the Philippines. *Asian Journal of Education and Social Studies*, 44(3), 15–25. <https://doi.org/10.9734/AJESS/2023/V44I3962>
- Mallette, J. et al (2020). Paternal support and involvement in unmarried fragile families: Impacts on long-term maternal mental health. *Family Process*, 59(2), 789–806. <https://doi.org/10.1111/FAMP.12456>
- Meng, S. (2023). Enhancing teaching and learning: Aligning instructional practices with education quality standards. *Research and Advances in Education*, 2(7), 17–31. <https://doi.org/10.56397/rae.2023.07.04>
- Mirasol, J. M., Beldero Necosia, J. V., Bicar, B. B. & Garcia, H. P. (2021). Statutory policy analysis on access to Philippine quality basic education. *International Journal of Educational Research Open*, 2, 100093. <https://doi.org/10.1016/j.IJEDRO.2021.100093>
- Mistry, R. S., & Elenbaas, L. (2021). It's all in the family: Parents' economic worries and youth's perceptions of financial stress and educational outcomes. *Journal of Youth and Adolescence*, 50(4), 724–738. <https://doi.org/10.1007/s10964-021-01393-4>
- Moore, A. et al (2021). A qualitative examination of the impacts of financial stress on college students' wellbeing: Insights from a large, private institution. *SAGE Open Medicine*, 9. <https://doi.org/10.1177/20503121211018122>
- Monsura, M. P. (2021). Socioeconomic characteristics of households, government programs on human capital, and natural shocks as determinants of Philippine household income mobility. *Asia-Pacific Social Science Review*, 21(4). <https://doi.org/10.59588/2350-8329.1405>
- Mulyaningsih, T., Miranti, R., Dong, S. & Suryandari, R. T. (2024). Why are low-income eligible students reluctant to apply for financial aid? An empirical study from Central Java, Indonesia. *Asia Pacific Education Review*, 1–15. <https://doi.org/10.1007/S12564-024-09973-2/TABLES/6>
- Munir, J. et al (2023). The impact of socio-economic status on academic achievement. *Journal of Social Sciences Review*, 3(2), 695–705. <https://doi.org/10.54183/JSSR.V3I2.308>
- Mustapha, A., Mohammed, A., Ebigogo, A. R., Kutiriko, A. A., Dokoro, A. H., Mustapha, A., Mohammed, A., Ebigogo, A. R., Kutiriko, A. A. & Dokoro, A. H. (2020). Factors affecting the utilization and adoption of technology in education. *The Role of Technology in Education*. <https://doi.org/10.5772/INTECHOPEN.85712>
- Nasr, R. et al (2024). Financial insecurity and mental well-being: experiences of parents amid the Lebanese economic crisis. *BMC Public Health*, 24(1), 3017. <https://doi.org/10.1186/S12889-024-205443/TABLES/4>
- Norazlan, N., Yusuf, S. & Mohamed Hamoud Al-Majdoub, F. (2020). The financial problems and academic performance among public university students in Malaysia. *The Asian Journal of Professional & Business Studies*, 1(2). <https://doi.org/10.61688/AJPBS.V1I2.52>
- Organo, J. (2023). Impact of the Pantawid Pamilyang Pilipino on Program to the education, health, and nutrition status of learner-beneficiaries in the Third Congressional District of Quezon. 9.
- Pavešić, B. J. & Cankar, G. (2022). Textbooks and students' knowledge. *Center for Educational Policy Studies Journal*, 12(2), 29–65. <https://doi.org/10.26529/CEPSJ.1283>
- Pe Dangle, Y. R. (2021). The implementation of modular distance learning in the Philippine secondary public schools. <https://doi.org/10.33422/3RD.ICATE.2020.11.132>
- Pinho, M. et al (2021). Caregiving dads, breadwinning mums: Pathways to the division of family roles among role-reversed and traditional parents. *Marriage and Family Review*, 57(4), 346–374. <https://doi.org/10.1080/01494929.2021.1875102>
- Polinar, M. et al (2022). Financial challenges and practices of Business Administration students of a State University in Dumaguete City. *International Journal of Multidisciplinary: Applied Business and Education Research*, 3(8), 1422–1430. <https://doi.org/10.11594/IJMABER.03.08.05>
- Raghupathi, V. & Raghupathi, W. (2020). The influence of education on health: An empirical assessment of OECD countries for the period 1995–2015. *Archives of Public Health*, 78(1), 1–18. <https://doi.org/10.1186/S13690-020-00402-5/FIGURES/17>
- Rajawat, H., & Chaturvedi, R. (2024). Parenting style and its effects on academic stress and resilience of adolescents. *Educational Administration: Theory and Practice*, 30(5), 7897–7903. <https://doi.org/10.53555/kuey.v30i5.4259>
- Ramar, K. et al (2021). Sleep is essential to health: An American Academy of Sleep Medicine position statement. *Journal of Clinical Sleep Medicine*, 17(10), 2115–2119. <https://doi.org/10.5664/JCSM.9476>
- Ramadhani, N. H., Busono, T., Indra, N. & Dewi, K. (2021). The effect of the perception of learning space at home on the learning motivation of X. 1 grade students' competency of Geomatic Engineering Expertise in the Vocational School. West Java Province. <https://doi.org/10.2991/assehr.k.210203.074>

- Rosso, A. M. (2022). When parents fail to mind the child: Lower mentalizing in parents who maltreat their children. *Frontiers in Psychology*, 13. <https://doi.org/10.3389/fpsyg.2022.853343>
- Rusticus, S. et al (2023). What are the key elements of a positive learning environment? Perspectives from students and faculty. *Learning Environments Research*, 26(1), 161–175. <https://doi.org/10.1007/s10984-022-09410-4>
- Salam, M. & Farooq, M. S. (2020). Does sociability quality of web-based collaborative learning information system influence students' satisfaction and system usage? *International Journal of Educational Technology in Higher Education*, 17(1). <https://doi.org/10.1186/s41239-020-00189-z>
- Salazar, C. L., & Aboloc, A.-M. C. (2022). Parents as new frontliners of education: Their role to students' learning in the new normal. *Asian Journal of Research in Education and Social Sciences*, 4(1), 71–87. <https://doi.org/10.55057/ajress.2022.4.1.8teraevents.org+2>
- Sambayon, J. T., Luceñara, D. P., Luceñara, C. P., Bayron, Q. M., Peñaloga, R. A., Larombe, E. A. & Saro, J. M. (2023). Effectiveness of contextualized learning materials in improving the reading skills and comprehension level of the students. <https://doi.org/10.5281/zenodo.7702258>
- Sampasa-Kanyinga, H., Hamilton, H. A., Goldfield, G. S. & Chaput, J. P. (2022). Problem technology use, academic performance, and school connectedness among adolescents. *International Journal of Environmental Research and Public Health* 2022, Vol. 19, Page 2337, 19(4), 2337. <https://doi.org/10.3390/IJERPH19042337>
- Sari, R. Y. & Cahyo, H. N. (2020). Effectivity of guided discovery learning with concept mapping to improve conceptual understanding in endocrine system material for grade XI science class. *Journal of Physics: Conference Series*, 1440(1). <https://doi.org/10.1088/1742-6596/1440/1/012077>
- Shengyao, Y., Jenatabadi, H. S., Mengshi, Y., Minqin, C., Xuefen, L., & Mustafa, Z. (2024). Academic resilience, self-efficacy, and motivation: The role of parenting style. *Scientific Reports*, 14, 5571. <https://doi.org/10.1038/s41598-024-55530-7>
- Sulaiman, T., Ibrahim, A., Motevalli, S., Wong, K. Y. & Hakim, M. N. (2021). Effect of e-evaluation on work motivation among teachers during the movement control order in COVID-19: the mediating role of stress. *Interactive Technology and Smart Education*, 18(3), 435–449. <https://doi.org/10.1108/ITSE-052020-0066/FULL/HTML>
- Suson, R., Barabate, C., Anos, W., Ermac, E., Aranas, A. G., Malabago, N., Galamiton, N. & Capuyan, D. (2020). Differentiated instruction for basic reading comprehension in Philippine settings. *Universal Journal of Educational Research*, 8(9), 3814–3824. <https://doi.org/10.13189/ujer.2020.080904>
- Swargiary, K. & Roy, K. (2023). The impact of study environment on students' academic performance: An experimental research study. <https://doi.org/10.32388/I7B6RG.2>
- Swider E. et al (2023). Young children and screen-based media: The impact on cognitive and socioemotional development and the importance of parental mediation. In *Cognitive Development* (Vol. 66). Elsevier Ltd. <https://doi.org/10.1016/j.cogdev.2023.101319>
- Talanov, S. L. (2023). Books in the student environment: Preferences, reading activity, and impact on academic performance. *Alma Mater. Vestnik Vyshey Shkoly*, 2, 26–41. <https://doi.org/10.20339/AM.02-23.026>
- Taseer, N. A., Khan, S. A., Yasir, W., Kishwer, R. & Iqbal, K. (2023). Impact of family involvement on academic achievement at the higher secondary level. *Journal of Social Sciences Review*, 3(2), 1–10. <https://doi.org/10.54183/JSSR.V3I2.231>
- Teke, E. & Aysaroglu, S. (2021). Efficacy of eye movement desensitization and reprocessing (EMDR) therapy for children and adolescents with post-traumatic stress disorder. *Journal of School and Educational Psychology*, 2(1), 1–12. <https://doi.org/10.47602/JOSEP.V2I1.1>
- Tus, J. (2020). The influence of study attitudes and study habits on the academic performance of the students. *American Research Journal of Nursing*. <https://doi.org/10.21694/2379-2922.15013>
- Utami, A. Y. (2022). The role of parental involvement in student academic outcomes. *Journal of Education Review Provision*, 2(1), 37–43. <https://doi.org/10.55885/JERP.V2I1.156>
- Vadivel, B. et al (2023). The impact of low socioeconomic background on a child's educational achievements. *Education Research International*, 2023(1), 6565088. <https://doi.org/10.1155/2023/6565088>
- Vezhaventhan, D. & Jagannathan, A. (2022). Exploring the impact of social media in academic performance of high-school students in India. *Journal for Educators, Teachers and Trainers*, 13(3), 33–39. <https://doi.org/10.47750/JETT>
- Villanueva, J. M. (2022). Language profile, metacognitive reading strategies, and reading comprehension performance among college students. *Cogent Education*, 9(1). <https://doi.org/10.1080/2331186X.2022.2061683>
- Vilar-Compte, M., Burrola-Méndez, S., Lozano-Marrufo, A., Ferré-Eguiluz, I., Flores, D., Gaitán-Rossi, P., Teruel, G. & Pérez-Escamilla, R. (2021). Urban poverty and nutrition challenges associated with accessibility to a healthy diet: a global systematic literature review. *International Journal for Equity in Health*, 20(1), 1–19. <https://doi.org/10.1186/S12939-020-01330-0/FIGURES/3>
- Wang, X., Yao, J. & Zhou, S. (2022a). Does housework help improve academic performance? An empirical analysis on the influence of participation in housework on academic performance of primary and middle school students. *Best Evidence in Chinese Education*, 10(1), 1283–1301. <https://doi.org/10.15354/bece.22.or009>
- Xue, V. W., Lei, P. & Cho, W. C. (2023). The potential impact of ChatGPT in clinical and translational medicine. *Clinical and Translational Medicine*, 13(3). <https://doi.org/10.1002/CTM2.1216>