Working Beyond Limits: A Phenomenology of Harmonizing Work and Life among Filipino Working Students

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Abstract- Background: Nowadays, the current trend of working while studying, grows more prominent than before. Interestingly, students who are employed have different coping mechanisms in to balance their work and life. Method: This qualitative paper made use of a phenomenological research design to understand the lived experiences and perceptions of the participants, specifically Filipino working students, relative to the central question: "How do Filipino Working Students balance their work and life?" Data were gathered through a thirty-six semi-structured interview; and were analyzed using an inductive approach. Findings: Findings have shown the barriers and struggles of Filipino working students in terms of work adversity, academic adversity, financial adversity and personal adversity; which implies the different obstacles that Filipino working students go through when they decided to work part-time while studying. Conclusion: Students who worked due to their reasons to gain early work experiences, improve specific skills, and gain income. However, adversities are expected to arise during their time in working. Thus, students also benefited from the responsibilities that resulted from their dual role as both students and employees in many ways. Recommendation: To fill in with the literature gap, this paper suggests to future researches that balancing work and life while studying is an important aspect as a working student. Thus, proper management and prioritization are needed to avoid the adversities and to venture more on success.

Index Terms— Academic Adversity, Dual Role, Financial Adversity, Personal Adversity, Qatar, Work Adversity

I. INTRODUCTION

Education is universal and essential to every individual. Thus, it is the path to the success of students. One of the keys to access the competitiveness of global labor and workforce is to be a working student or an employee. Correspondingly, for a company to achieve its organizational goals and objectives, workers are the means to accomplish it. Every individual working student is

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unique concerning their experience, education level, status in an organization, skills, and competencies.

Being a working student is a responsibility of many less fortunate but willing young adults and adult individuals. Not all parents have enough income to send and assist their children in school. As a result, some students have to support themselves by becoming working students. Working while studying has its positive and negative sides. One of the negative impacts on working while studying is the student's performance in school, while some students may use employment as a way to explore career options or earn spending money

In the present institutions, labor is a necessary aspect of an establishment. Thus, the proficiency and efficiency of an individual are fundamental to visualize the objective of the company (Köhler-Olsen, 2017). Correspondingly, working is the responsibility of many undergraduates. But understanding how employment affects students' educational experiences is complex by why students work (Baum, 2010). As stated by Perna (2020), working students must fulfill their academic responsibilities. While colleges and universities also have the authority to ensure that all working students can be successful.

Student employees are said to be an asset to the organization or company because they are the means through which objectives and revenue are generated and attained. Consequently, a working student needs to motivate themselves to perform the required work productively while balancing academic and work responsibilities.

The extra income stream is one of the benefits of working while studying. Further, it also enhances and establishes the skills of working students during their part-time job that may have actual impacts in their later careers. Lastly, having a College job is that knowing exactly when one will be able to work wherein working students can start shortlisting and applying for jobs before the academic year even begins (Yale Tribune, 2017).

Taken into consideration, to avoid reverberations on the student's success in high school and beyond, the discussion of whether to work while studying is a necessity for students. As stated by the College Board (2018), student employees are more self-sufficient and maintain better time-management skills than unemployed students. Also, a part-time job can provide both training and experience while offering a paycheck, some independence, and satisfaction. On the other hand, specialists agree that

students who work more than 15 to 20 hours per week encounter reduced school achievement, which can lead to dropping out entirely. Thus, working long hours can also restrict opportunities to build friendships and explore interests that enhance intellectual and emotional development.

To escape from the chains of poverty, students seek education as an antidote. Financial freedom or independence is one of the many reasons why students choose to work while studying. The purpose of this study is to explore the affective, social, and educational factors of working while studying. The study also sought an explanation as to why students choose to work while studying. Interestingly, this research paper aims to focus on analyzing the life of a working student and the score to settle behind life and balance in the workplace to the campus. Which might provide the value of personal hope in the work experience that the students have and how the company is making a difference for good in the lives of real people (Duncan, 2018). This paper may serve as an informative text to inform future students who are into part-time jobs.

The researchers of this paper asked themselves, "What else could be one of the reasons why do working students choose to work while studying?" and thus, this paper was created to unveil the decisions of student employees while balancing their work and life. It also aimed to determine the challenges that the working students are facing and once determined, the students assert that the paper could help other potential working students to apply certain decision-making in their system to avoid circumstances and adversities.

As such organizations have little empirical work to draw on in determining effective strategies to manage and maintain the occupational health and performance of students who work, while educators remain unsure how best to support students who work while enrolled in school. This lack of research attention is particularly troubling when factoring in the large number of college students who work (Kena et al. 2016 as cited by Calderwood, 2017). Alike amounts of student employment have been noticed in other countries. (EuroStudent, 2015 as cited by Calderwood, 2017). In this regard, the study explores how working students would be able to balance the demands of work and school, identifies the challenges working students face as they combine studying at the university with work. Establishes the extent of support working students get from their employers as well as from their educators determines the influence of balancing work and high-school education on the quality of students' academic performance. (Attiogbe, 2019)

Arguably, a well-educated workforce stands the chance of performing efficiently and contributing better to the progress of organizations and national economies. If industries, educational institutions and the nation as a whole are to reap benefits from educating the worker, then it is imperative for all stakeholders to take a critical look at how workers can be assisted to balance work with education. This research can help in unravelling the real issues relating to the phenomenon so that appropriate actions can be taken (Tetteh, 2019).

II. METHOD

Research Design

The study used a qualitative approach and made use of a phenomenological research design to gather results. Its central point was to understand the lived experiences of the participants that were involved in the study rather than quantifying it. This study is qualitative in focus and firmly, a phenomenological research design. Qualitative research takes its inspiration primarily from the cultural and social sciences such as anthropology and sociology (Ren, 2015; as cited by Vallesteros, 2019). The qualitative research approach was used to fulfil the objectives of the study. Qualitative research was used for this study because of its ability to give richer in-depth information on the contributory factors of balancing studies and life. The interest of this study is on providing in-depth experiences of the respondents from their own point of view. (Chinyakata et. al., 2019).

Research Locus and Sample

This study was conducted at the Philippine School Doha (PSD), located at Mesaimeer, Doha, State of Qatar (see Figures 1 and 2). It is one of the pioneer Philippine schools in Qatar in which its institution has continuously known for its quality education. The researchers selected PSD due to the benefits for its availability and accessibility, thus enabling to conduct the study. The participants that were selected in this study were Filipino working students, fronting their challenges in working while studying, ranging from the ages 17-22. Four identified as males and one as female. Moreover, the chosen participants reflected their encounters with the challenges and conflicts of a Filipino working student. The researchers also believed that their experiences and perspectives have helped them to conduct this research study.



Figure 1. Map of the State of Qatar.
This image was taken from Google Maps, 2020.



Figure 2. Location of Philippine School Doha at Mesaimeer, Zone 56 Doha, Qatar. This image was taken from Google Maps, 2020.

Data Collection and Ethical Consideration

The data were collected through a robotfoto, made use of a check box and spaces to be filled in with specific information needed (Benito et. al., 2014). The researchers gathered data through employing the robotfoto to get the participants' demographics and conducted semi-structured interview method to get the thoughts and the perceptions of the participants. The robotfoto comprises the following information: participants' name, gender, age, school, numbers of years working part time, and number of hours working. A consent form is also needed and must be clear that includes all the necessary information of the possible risks, benefits, and complications of the procedure needing consent to (Hassan.et al, 2015).

The robotfoto and the consent form were utilized for the approval of the participants to gather the demographic data. It was used to organize the location and the time of the interview proper while the information collected is kept according to its confidentiality.

Semi-structured interviews were also employed in an effort to gain in-depth understanding of the lives and experiences of research participants. (Seidman, 2006 as cited by Hlatshwayo & Fomunyam, 2019).

The interview composes of thirty-six questions, allowing disclosure of the participant's personal experiences, outlooks, and past encounters, which is useful for gaining extensive information. The researchers used

devices to record and obtain the responses of the participants verbatim.

Data Analysis

The researchers have followed the inductive approach in theme development (Ryan, 2003; as cited by Vallesteros, 2019). (1) reading and rereading of the transcribed data to obtain the general sense of the participants' idea or opinion; (2) identifying small units called the meaning units; (3) transforming meaning units from the language of the participants (emic) to the language of the researchers (etic); (4) sorting formulated meanings into categories and cluster of themes via a dendogram (Faulkner and Sparkes as cited by Acosta, 2010); (5) creating a simulacrum for the visual representation of the findings; (6) subjecting emergent themes to triangulation and member checking procedures to ensure validity and data trustworthiness (McWilliam et al., 2009; Acosta & Garcia, 2017; as cited by Vallesteros, 2019).

III. FINDINGS

This phenomenological study describes the lived experiences of Filipino students who are working while studying, relative to the central question: "How do Filipino Working Students balance their work and life?" Moreover, this study focused on the specific question: "What are the common challenges of Filipino students who are working while studying?"

Figure 3 shows the simulacrum focused on four major themes: work adversities, academic adversities, financial adversities, and personal adversities. These highlights the different obstacles and challenges that Filipino working students faced while balancing their work and life. Furthermore, it would discuss and cover the various factors that affect the working student, such as competency, diversity, mental health, and financial stressors.

These themes show the different obstacles that Filipino working students go through when they decide to work part-time while studying.

The simulacrum takes the shape of a wristwatch. It represents how the research is centered on the aspect of time and emphasizing its importance especially as students.

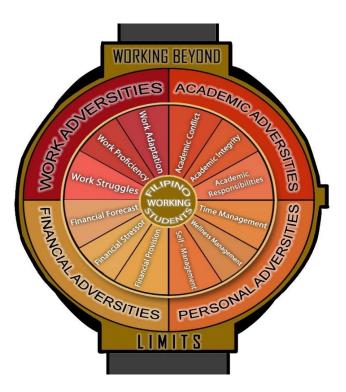


Figure 3 Simulacrum
Adversities faced by Filipino working students

Work Adversities

Work, the end goal all students aim to reach as they continue on with their education. It is the very foundation of every country's progression today. It is also the source of every person's income that would aid in paying of necessities, such as food, clothes, and housing.

Indeed, working for the reason of getting a job to pay off expenses, and buy personal wants is a pretty common thing to do after students finished their education. This often happens due to the feeling of wanting to become independent. As expressed by one of the respondents:

"I want to practice being independent and being able to buy things that I need or want without depending on my parents." (P4)

However, not every job suits just any person. There are some who are a lot better at a certain profession, while the other could tend to be a lot worse than others. As mentioned by the respondents:

"When applying for a certain job, you have to know what you are getting yourself into. However, when you do not have the right skills or you have an educational gap in this job, the most important thing to remember is that you just have to experience it first-hand and study it more." (P1)

"It is all about competency and qualification when you apply for a job. You have to be competent and qualified. It is not only specifically for Filipinos. If you are applying, you should know the qualification if you are 18 or you should have background. I do not see any struggles of the Filipinos because if you have, we need to prove it." (P5) Though working after graduating is usually the option students tend to choose, there are some who have their own reasons. Some students may want to work earlier to seek an earlier experience of working, other may choose to work for personal reasons or some chose to work since they have free-time. As they opt to simultaneously work part-time while maintaining satisfactory grades. As stated by the respondents:

"The reason I chose to work while studying is because I needed the extra money for my wants and to help my parents." (P1)

"When I decided to work, I want to grow as a person by not being pressured of my needs but I want to be financially independent and proved to my parents that I do not ask any assistance with them. It is very fulfilling in doing this because as a student, you are already earning your own money." (P5)

One respondent also stated that the reason she chose to work part-time was because of the free time she had:

"I worked because I was weary at that time and it was the time of my vacation. Therefore, I planned to look for a job that is applicable for me." (P3)

Choosing to work earlier than the rest provides a lot of benefits. It opens up the opportunity of getting the experience of how to handle customers, more information of how companies and business run, and plenty more. However, with advantages come disadvantages. Life is a learning experience, and the same goes for working. Challenges will come, and students have to face them in order to learn from them. As expressed by the respondents:

"I lose focus when it comes to studying. There is a time when I was an honor student in the Philippine International School of Qatar in Grade 11 and I was not part of the recognition since 3rd quarter. I was not recognized as an honor student at graduation since I was not involved since I skipped classes because there were challenges that I have to accomplish first. A lot of money were provided for me and therefore, I need to solve if there is a defect or delay." (P5)

"I have the skill but I lack the knowledge of all the equipment that I am handling, not forgetting the fact that it is also a very heavy-duty equipment which makes it hard for me to handle the equipment every day especially when I have school." (P1)

"I am working for approximately nine to ten hours because there are days where it is very hectic. Another disadvantage is that I am always standing the whole day which is very hard and tiring. Also, since I am a student, I go to my workplace directly after my school and sometimes I have no time to eat before working." (P3)

"The main problem for Filipino Students here in Qatar, depending on the person's age, is that you cannot work in a company if you are a minor. Another problem is that academics is a very demanding task mentally and physically, when added with work right after school often



would overstress your mind and body and could also cause fatigue." (P1)

To add, working students also tend to face a lot more problems and barriers than those students who have finished their education. This happens due to many reasons, the work that the student applied for and whether his skills match, the workplace that the company has, the culture and diversity of the company's employees and many more. The respondents expressed:

"It was my first time working with different nationalities and being an assistant makeup artist, I do not have idea on it. I also asked my father's advice regarding other nationalities that are abusive or grouchy. However, when you get along with them, they are not the kind of people we thought. We need to be open minded and need to understand their culture and lives to gain the respect we are also longing for." (R3)

"The boundaries or restrictions that I have is that I am still 17, and as a minor I cannot work in the company. I was only taken in because they needed someone like me with the right knowledge and experience of the company's field. I cannot be part of projects that are handled by the Government due to the risk of the company being fined, sued or even worse shut down if they were to find out I was 17." (P1)

"The boundaries and restrictions are that we should not talk to our clients except when it is necessary, that is the only time that we should talk to them, and as an assistant makeup artist I should not put too much perfume because most of the Qatari women are very sensitive." (P3)

During this phase, the student would be pushed out of the comfort zone, encouraging himself/herself to adapt to the challenges. It would serve as a building block that the students would use as they continue to learn. As the respondents stated:

"One of the factors is my language since language barrier is also a huge factor in communication while working especially with cultural diverse companies such as ours, so with the help of the language skills that I learned and improved, I have adapted to my workplace and it can also be applied at school because I talk with different people. Having the right language skills would be beneficial for me especially in English classes and when speaking to others." (P1)

"I applied the things that I learned since I am also an ABM student. Also, incorporating values such as discipline and patience are important applying it to my clients. Also, having a friendly attitude must be applied when interacting with your clients." (P3)

"It depends on how you adapt in your environment first because initially, you will feel uncomfortable but when you are used to it, you will be able to adapt to it." He stated further, "I asked, I learned, and I observed more with how they work because working with different nationalities is a very wonderful opportunity because you get to witness such things." (P2)

"It has been a big contribution to my life because it has helped me interact with other people and knowing their personalities, attitudes, character and how they see things. It has made me see things from a different perspective and has also helped me grow more as an individual. With those interactions, I am able to bring it to anywhere I go especially at school." (P5)

With the decision of working in full effect, the students would be able to satisfy their wishes and reasons of working. The students could also use this as an opportunity to polish their skills and showcase their strengths. Their work environment also plays a role in their development as they build relationships with co-workers, working alongside them to make each other better. Thus, presents the opportunity of learning a few lessons that are life changing as they continue to work towards their goal of finishing their education and working full-time. The respondents stated:

"I learned these skills because my father and mother are from the same industry which is the film industry. Eventually, after watching them work and after touching the equipment, I learned it by having the knowledge and skills and because of that, the employer saw what I am capable of which he eventually thought of employing me." (P1)

"It is an advantage for both me and my workmate because it is a two-way interaction of me learning things from him and him learning things from me. Also, it allowed us to grow as a person, improve and hone our skills and continuously grow and be better." (P5)

"The professional growth that I have witnessed is the responsibility and the accountability as I have learned to be responsible in terms of the things I do, I do it precisely and carefully. Initiative is also part of that. I have learned to observe things that need to be fixed. I point out the things that rectified and even my supervisor commented me for that therefore, that is a good sign of my professional growth." (P2)

"Before it has a lot of disadvantages but as time goes by, I am being used to it. I can say that the disadvantages are lessened and now I am better in my workforce." (P3)

"If you are doing your best or doing what you are capable of and trying to produce quality videos to the people, it is already an advantage especially with my workmates and I know that when they assign me to do a task, they can trust me in executing whatever task they wanted." (P1)

"You need to show confidence and that confidence shows competence and qualification. If you show confidence, it allows you to elaborate yourself more, and prove that you are able to finish and execute that job quickly." (P5)

"The skills that I served as the strengths is my ability to work fast, efficiently and simultaneously because I can finish things in such a short time and make them look



presentable and organized. I incorporated these skills based on the experiences I gain during in High School." (P2)

"For me it is teamwork. It can be also applied in our academics for example, group projects or group assignments. Trying to incorporate the things I have learned from my work would be an advantage for me in terms of academics." (P2)

Academic Adversities

In having a satisfactory performance in excelling academics, working students required the capability to continue doing their tasks, the responsibility in engaging their roles, and the readiness to face the pressure and risks. With tenacity, they will inevitably conquer their struggles and adjust well to what they frequently experience in both the school and the workplace.

Though studying while working increases their load and stress, it is difficult for them to prioritize and cope with school activities and their jobs, depending on their roles. Beforehand, students must self-reflect and consider what to expect when they study and work temporarily in a particular venue. They must prepare themselves earlier before deciding to work while seeing themselves carrying huge stressors alongside with academics. They expressed their notions concerning preparedness and capability in requiring students to endure in breaking the gap between the world of knowledge and employment. As the respondents mentioned:

"Before working, you must assure yourself that you are ready to handle the stress of academics while also handling the stress of work since it is very tasking for your mind emotionally, mentally, and physically." (P1)

"We tend to be physically and emotionally drained because of the workload we have in school that burden us and the simultaneous activities which is not the fault of the teachers or the curriculum. Also, we tend to have different problems that affect our family, love life, ourselves because of the insecurity we have, and other phenomena. However, when we work, we must remind ourselves that it is not only for the sake of money nor time, but if you are able to manage your time properly and handle the pressure in a certain situation." (P5)

During the phase of working part-time, it is inevitable that they also face the challenges in their academics. The more workload in school, the more challenging for the working students to meet their job responsibilities or vice versa. Considering that they have different work responsibilities including their schedules and workload, working students must grasp the ability to offset their struggles. It affects their retention towards the academics because of the concurrency regarding working and studying as undergraduates.

Based from the respondents, one of the most challenging for working students is time management. They must prioritize the tasks deliberately on hand and it requires for them to adjust in amidst of studying while working comfortably. As mentioned by the respondents:

"The most challenging is time management, because in academics, I have grades to maintain and also, I have work to maintain at the same time. School and work are very different environments especially when work is very stressful. Another challenging part is also that I have to go home late or either be absent at a specific date in which I have work, and then coping up with the missed quizzes, lessons and activities that I missed on that day is really hard." (P1)

"It is the time management and being able to balance the two things that I do." (P4)

"It was hard for me to manage my time since I am a student. I attend my class at 6:30 in the morning and I leave the school either three or four in the afternoon. It was difficult for me because occasionally, my supervisor needed me at that specific date but sometimes I declined her offer. Afterwards, I felt sleepy and tired as I went home from work. Sometimes, I do not have time to study anymore." (P3)

"It affected both ways, especially my mental health. It is exhausting to think of different ways to solve the problems while balancing your studies and your time with your family. Also, it is tiring to handle the pressure between school and work." (P5)

Time management also considers the number of tasks that are prioritized and to be done deliberately on hand. It is also a challenge for working students in which they require for them to adjust in amidst of diminishing the workload. Besides, it concerns how nimble and acute an individual can be when doing a task. As mentioned,

"Managing does not only effect on people who are working while studying but it affects us when we have a massive workload. For instance, we have research, assignments, and other school activities but the more important thing is that we need to know if we are capable of doing it. That is why before we take on responsibilities or before we take things that has been offered to us, we need to know or evaluate ourselves first if we can take it, because you need to consider the fact that it is not based on our ability to do it but the duration of time while you are doing it. Thus, if you are thinking to apply for a job you need while studying, you need to know beforehand if you can handle the pressure and time." (P5)

"It is a matter of organizing and trying to schedule the things you need to work in terms of work, academics, social life, and family." (P2)

"Managing them simultaneously is a very hard task, time management is very crucial when working while studying because without proper time management you

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would not be able to maintain your grades. Consequently, it would give you stress. When I manage my time management, I always have a schedule but since my projects are not on a daily basis and are sometimes only on a specific date, it is very spontaneous schedule." (P1)

Fortunately, other working students do not have problems regarding difficulties in managing tasks, but to some who have were able to settle them, because according to them:

"There are no tasks that I face that would take me longer to complete. When it comes to prioritizing, I always choose which to prioritize first. I try to settle them quickly so that when I finish the top priority first, it is easier to do the following tasks afterwards." (P2)

"When it comes to tasks, I do them quickly because I do them in the class. Also, I have classmates to help me and I have my instructor with me." [P4]

"I focused on my academics first because that is my top priority and if you are a student, I recommend to focus on your academics first and then do your job. However, since I am a freelance, I chose to prioritize my academics first. Moreover, I have the advantages to use my time efficiently in order for me to do my school works first, then go to my job." (P5)

Another problem concerns with missed classes and school activities, and due to their part-time employment, it is not easy to attain a higher accomplishment towards academics, which led to more concentration and activeness. This encounter shows an extensive drawback to working students as it brings more demand to focus on academics:

"It affects me on how I do my academics because when you are working as a student there are a lot of time constraints for instance, you have to go home late or have to be absent on this day especially on important school events, so it affects me heavily." (P1)

"When I prefer my job than my school work." (P4)

"My biggest setback was when I was not part of the honor students since I missed classes and activities, I regretted it but at the same time it was fulfilling because I was able to earn an income without applying for a job. Also, it was an opportunity for me to be a freelance worker. It may have been a big step back but it was all worth it." (P5)

Anxiety and depression serve as negative indicators in one's academics for it impacts their performability and attentiveness. As it showcases a negative impact towards mental health, this is concerned by working students. According to them:

"Anxiety and depression will heavily affect you in both of your academic work performance. However, as it builds up it often leads to anxiety and depression that will hinder your performance academic-wise and work-wise." (P1) "Depression affects us in the over-all performances we do. Depression and anxiety are called mental health. Both affects us in school when we are too depressed, unfocused lately, and inactive oftentimes. However, in my work, you have to interact with other people, learn how to be enthusiastic towards others, learn to reach out with others in a consistent manner, and learn to take your job seriously. Also, you must be physically and mentally fit before you enter your job." (P5)

In addition to that, emotional stress and tiredness also affects working students having such academic delay or low study progress. Though not all working students felt the same experience, they were able to give their thoughts on how to handle and prevent them. As they have mentioned:

"I do not feel stress in my work because I always try to finish what I have started. However, it is tiring since my work handles a lot of movement of equipment, going to places, setting up the equipment, and waiting for the right moment of each shot. I do not have emotional stress, but to prevent it, you must have a good night rest and manage your time properly of when to study, when to take the project and when to work." (P1)

"I do not think of how tired I am. I think of resting after everything is done for the day." (P2)

"I handle it by reminding myself that as I wake up, there is another day for me to learn new things that I can surpass and handle all the stress that prevents me from growing. It is actually good knowing that I have my friends and my family with me no matter what." (P3)

Academics do not only describe by carrying out the roles of a student such as attending classes, accomplishing the activities, finishing assignments, and reviewing for exams, and the like to enhance one's academic performance, but it considers how pragmatic can they apply their principles to the sense of doing the jobs and responsibilities of working. It serves them as a leverage wherein they can integrate to achieve work goals.

According to respondents, what they have uncovered shows good significance to their job responsibilities. It serves as an advantage for working students. In addition to this, even from work as it may be, it can also adapt and aid their academic conflicts. As the respondents mentioned:

"One of the factors is my language since language barrier is also a huge factor in communication while working especially with cultural diverse companies such as ours, so with the help of the language skills that I learned and improved, I have adapted to my workplace and it can also be applied at school because I talk with different people. Having the right language skills would be beneficial for me especially in English classes and when speaking to others." (P1)

"Teamwork can be applied in our academics for example, group projects or group assignments. Trying to



incorporate the things I have learned from my work would be an advantage for me in terms of academics." (P2)

"The skills that I served as the strengths is my ability to work fast, efficiently and simultaneously because I can finish things in such a short time and make them look presentable and organized. I incorporated these skills based on the experiences I gain during in High School." (P2)

"I applied the things that I learned when I was in Senior High School which include the values of discipline, respect and ethnicity. I realized that I learned something that I have applied it in reality." (P3)

"The act of being patient because I teach kids, sometimes they are stubborn to teach so I have to be patient to them. Overall, I am able to incorporate it also in my studies by being patient with my classmates as well." (P4)

The academic responsibilities coinciding with job responsibilities create a liability for working students. Though they are still students, they are strained, yet it gives them the benefit to get the knowledge and intuition of entering the world of working, to balance and meet their necessities towards life and work. Furthermore, one's practices can likely adjust in real-life situations. As a result, these experiences and encounters define their challenges as working students. One must lessen and improve from his weaknesses while building and forming them as strengths.

Financial Adversities

As an expat, life in another country has ups and downs, it is hard to admit to people that life is not that great as you expected. That is why some students consider working part-time:

"As a student, I have wants, and I also want money, at the same time, I also want to help my family since they also have a hard time with work." (P1)

"My mom is struggling to pay our tuitions and needs and having a social life is also having a job, with this, you get to have your own money and allowance without thinking that it is someone else's money and not yours." (P2)

"My mom is the only one working and my dad in the Philippines supporting himself. The one who is paying for our tuition, my brother, my sister, and me is my mom so taking this job is a chance for me to try to lessen the weight of my mom's shoulders in order for her to pay our tuitions and needs." (P2)

Students who work part-time want to gain a sense of achievement. They want to practice financial independence that will acquire their sense of maturity. Working students want to realize their value and prove themselves that they are capable:

"I want to practice being independent and being able to buy things that I need or want without depending on my parents." (P4)

"When I decided to work, I want to grow as a person by not being pressured of my needs but I want to be financially independent and proved to my parents that I do not ask any assistance with them. It is very fulfilling in doing this because as a student, you are already earning your own money." (P5)

"The students that are in financially unstable situations should be pro-active and looking for jobs that try to help in any financially, not depending on their parents."

(P4)

By practicing financial management, students have the ability to manage finances into their adult life and in saving money. Following a budget or spending plan will also keep them out of debt or will help them work their way out of it. Financial management ensures that there will be enough money for the things they want and the things that are important to them:

"It is important to do part-time while having the knowledge of what they should budget with their money. That starts from lunch money. Budget is not about when you are in a part time job. However, budget starts even in your own lunch money." (P5)

"I allocate my salary with the basis of 50%-50%. Half of it goes to my parents and half of it goes to my own savings. Although, not all my income comes from work, I am also given by my own allowance, so my expenses would be covered by my allowance and then 25% of my earnings would be my savings" (P1)

"In allocating, I set aside 10%-20% of my salary so that the next month, I still have the money for future purposes. With this, there is a room that sets aside for my savings." (P2)

"To have allowance in doing my job is as balancing as what are my expenses and how much I am earning since I am a freelance. I also do a lot of expenses like gas and sometimes, I even do pay my classmates to do some of my video editing or use excel myself to manage Microsoft Excel at the office. I even use that to manage my expenses. Sometimes, I record what are my expenses in a day which is important for a student." (P5)

"It was hard to balance if you want to save or to buy, but I learned from my father that it is better to have an ATM card to save my money and deposit it through the bank." (P3)

It also revealed the struggles of students balancing their finances. Students face financial decisions from sustaining the cost of their education:

"Regarding with this kind of students, they are having a hard time since they have the needs and also because school is demanding in terms of money. If you are financially unstable, the students usually tend to lack money because their parents either cannot support them fully or support their needs." (P1)

"One setback is that you have to pick which to prioritize, either you prioritize work or you prioritize school depending on your financial situation. If you are financially unstable you have to focus on your work to earn money which can affect your grades." (P1)

"I was not recognized as an honor student during the graduation when I was in 11th grade since I skipped classes. There were challenges that I have to accomplish first. A lot of money were provided for me and therefore, I need to solve if there is a defect or delay." (P5)

"Managing does not only effect on people who are working while studying but it affects us when we have a massive workload. For instance, we have research, assignments, and other school activities but the more important thing is that we need to know if we are capable of



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doing it. That is why before we take on responsibilities or before we take things that has been offered to us, we need to know or evaluate ourselves first if we can take it, because you need to consider the fact that it is not based on our ability to do it but the duration of time while you are doing it. Thus, if you are thinking to apply for a job you need while studying, you need to know beforehand if you can handle the pressure and time." (P5)

"We tend to be physically and emotionally drained because of the workload we have in school that burden us and the simultaneous activities which is not the fault of the teachers or the curriculum. Also, we tend to have different problems that affect our family, love life, ourselves because of the insecurity we have, and other phenomena. However, when we work, we must remind ourselves that it is not only for the sake of money nor time, but if you are able to manage your time properly and handle the pressure in a certain situation." (P5)

"If there is a will, there is a way and there are a lot of things you can know to make profit from just a matter of mindset and perspective. It is true that being in a very financially unstable situation is very hard in terms of mental." (P2)

Working students are motivated to work in able to get their wants, which help them improve their self-esteem from working hard:

"Students who are in a financially unstable situation, they have their parents to help them specifically when it comes to their wants and needs. Most of the students work because at least they can buy the new trends which is also serves as a negative factor in their life as a student." (P3)

"My parents give me enough allowance. The reason I chose to work while studying is because I needed the extra money for my wants and to help my parents." (P1)

"Although, most people who took up part-time only had the interest in the money, but I did not do my part-time for the money. I did it for the experience and since I am now studying Electrical Engineering, I will be able to apply this to my future job. It did not just give me experience, but it also helped me grow as a person and help me find my capabilities and take a new approach to studying rather than just reading books, but applying it in a real-life experience. It also helped me to gain confidence that I am able to be independent and not rely on my parents and that there are things that I can do that I thought I could not do." (P5)

Personal Adversities

Indeed, within the trend of dual participation, working students face unique stressors such as personal adversities focusing on time management, wellness management, and self-management. Concurrently, one of the most common stressors of the Filipino working students is to balance work life at the same time while studying. Thus, time management is an important aspect and it actually affects an individual's overall performance and achievements. However, all of these are related by how do the working students manage their time to suit their daily living or to make it flow steadily with their routines. Further, this study revealed the factual point of view

of Filipino working students regarding their adversities and stressors while stabilizing work and life of a student. They affirmed:

"The most challenging is time management, because in academics, I have grades to maintain and also, I have work to maintain at the same time. School and work are very different environments especially when work is very stressful. Another challenging part is also that I have to go home late or either be absent at a specific date in which I have work, and then coping up with the missed quizzes, lessons and activities that I missed on that day is really hard." He stated further, "Managing them simultaneously is a very hard task, time management is very crucial when working while studying because without proper time management you would not be able to maintain your grades. Consequently, it would give you stress. When I manage my time management, I always have a schedule but since my projects are not on a daily basis and are sometimes only on a specific date, it is very spontaneous schedule." (P1)

"It is a matter of organizing and trying to schedule the things you need to work in terms of work, academics, social life, and family." (P2)

"It was hard for me to manage my time since I am a student. I attend my class at 6:30 in the morning and I leave the school either three or four in the afternoon. It was difficult for me because occasionally, my supervisor needed me at that specific date but sometimes I declined her offer. Afterwards, I felt sleepy and tired as I went home from work. Sometimes, I do not have time to study anymore." She stated further, "The common struggles are when I cannot even eat anymore before or after my work and not having enough time to sleep." (P3)

"It is a struggle for other people because they find it hard to manage their time to organize their tasks because personally, I do not find it a struggle to work while studying, because my job entails the things that I study for the lot so yes, it is an advantage for me." (P2)

"You planned or looked for this job to be financially stable at your own so the disadvantage is that you do not have time to study anymore because of working. It is hard to balance my time as a working student but you chose this job, you should balance your time management." (P3)

"My work is not daily but it is on a preset or specific date, sometimes weekly, one day for the whole month, or even three days for the whole month. Balancing my activities will always depend on the schedule I have. I find time in family bonding and bonding with my friends." (P1)

"It is a struggle for other people because they find it hard to manage their time to organize their tasks because personally, I do not find it a struggle to work while studying, because my job entails the things that I study for the lot so yes, it is an advantage for me." (P2)

"The common struggle is time management because if you do not manage your time properly, there is always an



opportunity cost of what you are doing. For instance, if I had to work that day and I had a quiz on that same day, and many activities to follow, you have to sacrifice other things for you to accomplish it. However, doing things simultaneously would overstress your body and would cause fatigue which eventually leads to overthinking and stress, and that would affect your mental health." (P1)

Certainly, various reasons have become the adversities behind Filipino working students. Nevertheless, the challenge for student employees is to maintain and maximize their own potentials and capabilities. Thus, one of the main competencies for successfully executing the role of a working student is the ability of wellness management. It is also reflected in comprehending the adjustments of a Filipino working student, to cope up with the trials of academic pressure while bearing the workload. They expressed:

"I am still growing, but because I have been in the company for at least a year, eventually they now know me and every time I go there or anytime they need me I always come. Therefore, as an employee, I am one of the company's loyal employees although I am not legally contracted, I am still one of the people that they hire, a freelancer you may call it. In terms of professional growth, it was the opportunity of being able to talk with different people and build the skills for my job and be able to keep up with the job and tasks that are given. Another is that I have been able to handle my stress well, emotionally stable and to top it off my academics are still good." (P1)

"I continually grow by showing them respect when it comes to their cultures. Also, my growth continues when it comes to my family for instance, in my work place I am quiet because it is not allowed to talk to my clients, that quite attitude is also the same attitude when I am with my family. In professional growth, I have observed that I get to know more about the culture of the middle east." (P3)

"It is physically exhausting. Waking up to go to school and study, then going back at home to study again. When it comes to working, you still have to study, therefore it makes you sleep-deprived but it all depends to the workload you do. Also, it makes us emotionally drained whenever we do things simultaneously. Also, the depression and anxiety you feel whenever you also have other problems with the client, your work, or even at school. Thus, you need to work it out, manage, and learn how to cope all of it." (P5)

"Before working, you must assure yourself that you are ready to handle the stress of academics while also handling the stress of work since it is very tasking for your mind emotionally, mentally, and physically." (P1)

"We tend to be physically and emotionally drained because of the workload we have in school that burden us and the simultaneous activities which is not the fault of the teachers or the curriculum. Also, we tend to have different problems that affect our family, love life, ourselves because of the insecurity we have, and other phenomena. However, when we work, we must remind ourselves that it is not only for the sake of money nor time, but if you are able to manage your time properly and handle the pressure in a certain situation." (P5)

"Anxiety and depression will heavily affect you in both of your academic work performance. However, as it builds up it often leads to anxiety and depression that will hinder your performance academic-wise and work-wise." (P1)

"Anxiety and depression affect your academic and social participation in terms of efficiency, your focus, your concentration. It affects them greatly and it also depends on one coping mechanisms on how they try to solve that issue." (P2)

"I get a lot of anxiety and depression. One factor that affects my depression is family which added more stress to me. Building this anxiety and depression also affect my grades because sometimes, I sleep during the lessons and now I am already a college student, I am now stress-free and free from depression." (P3)

"Depression affects us in the over-all performances we do. Depression and anxiety are called mental health. Both affects us in school when we are too depressed, unfocused lately, and inactive oftentimes. However, in my work, you have to interact with other people, learn how to be enthusiastic towards others, learn to reach out with others in a consistent manner, and learn to take your job seriously. Also, you must be physically and mentally fit before you enter your job." (P5)

"I do not feel stress in my work because I always try to finish what I have started. However, it is tiring since my work handles a lot of movement of equipment, going to places, setting up the equipment, and waiting for the right moment of each shot. I do not have emotional stress, but to prevent it, you must have a good night rest and manage your time properly of when to study, when to take the project and when to work." (P1)

"It affected both ways, especially my mental health. It is exhausting to think of different ways to solve the problems while balancing your studies and your time with your family. Also, it is tiring to handle the pressure between school and work." He stated further, "The factors that would affect you is that you should know how to socialize and manage your time properly because it would help you in the long run especially when you have to manage your mental health as well." (P5)

Along with the working student stressors and adversities, this study indisputably revealed that self-management was also one of the stressors and adversities of Filipino working students. However, self-management was one of the skills that predict and improve academic achievement of working students. Working students indicate that self-management is a skill worth developing during studies. They expressed:



"Recently, we ordered and received three orders for three different classes. Each order is for a fourth year, a first year, and a second-year students. The way we have to arrange the equipment which we need is very stressful because it varies in terms of complexity. Some of them are easy and simple to prepare but some are hard. It is a matter of trying to place them in such a way that it will be convenient for us to prepare the equipment therefore, it affects us." (P2)

"I have used to waking up with the mind set of I am already a college student and have to study. After my class, I will take a rest and sleep, waking up knowing that I already need to work thinking that this is the real life." (P3)

"It was painful because I was graduating at that time and missing out on the chance to get a medal was extra painful. My parents were still proud of what I have accomplished and that alone helped me get over it, because it made me realize that I do not need to be labeled and that I know in myself I am more than capable enough to achieve anything I want, because I was able to find a source of income without applying for a job. That alone has me fulfilled as a person and has me inspired to continue on with life and grow as a better person and achieve my goals." (P5)

"Being a self-employed enables me to have more patience and apply that to the workplace that I will have in the future." He stated further, "By prioritizing one thing first and the more important thing first before moving on to the next." (P4)

"You cannot avoid them since they are inevitable. In reality, we all have our own struggles and it is unavoidable. However, in applying this to your work, you need to manage your school works and your priorities, and by doing this, avoid being pressured so that you are focus in what you are doing." (P5)

"I handle it by reminding myself that as I wake up, there is another day for me to learn new things that I can surpass and handle all the stress that prevents me from growing. It is actually good knowing that I have my friends and my family with me no matter what." (P3)

"You have to know how to handle and solve your problems. To relieve my stress, I remind myself about how I pursued myself in this job, why am I working, what are the advantages if I worked, and you have to have faith in God in all the things you do." (P5)

"It is a matter of organizing and prioritizing which task comes first. After my class, I go to work and after that, I fetch my sister from school and we get to go out if not, we get to rest. That is how I balance my work activities with my life activities." (P2)

IV. DISCUSSION

Most students' initiation into work begins at home, and often at an early age. This occurrence tends to serve as a foundation that the students build upon. Indeed, working while studying is a primary pursuit for most students, often finding a part-time job by the time they reach high school (Heffren, 2000).

Tumin et al. (2020) mentioned that working while studying as financial support and self-improvement revealed several challenges related to time constraints, pressures, and engagement to their studies. Despite the challenges, working students considered these to develop and acquire the necessary skills for better future employment. In addition, the concept of working while studying is meaningful enough to be perceived that one can earn to support their necessities, such as school fees, family budgets, and the like while pursuing higher education. It can help to minimize financial stressors and an effective method of self-improvement (Eng. et. al., 2019). To support this study, the reasons why students work for it concerns financial problems that affect life and academics. Budgetary needs, necessities, and help in future goals are other reasons why working students are part-time employed (Pregoner et al., 2020).

Working students have had a history of campus isolation, fewer opportunities to engage on campus, and much higher depreciation rates than those working full-time (Jacoby, 2015; Rajasekhara & Hirsch, 2000; as cited by Lee, 2017). In a study of students who attend universities in the UK, they take up paid employment alongside their studies to finance their student life (NASES and NUS 2012; as cited by Millard, 2019). Also, off-campus employment shown through studies, harms student success. (Astin, 1993; as cited by Millard, 2019). Nevertheless, there is a positive effect if working students operate on-campus wherein there is a supportive and flexible working environment that contributes to student learning. (Pascarella & Terenzini, 2005; as cited by Millard, 2019).

Work Adversities

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Work adversity is a common problem that happens in any workplace, like hospitals or corporations. Depending on the person, it would either have a big or small impact on their personality, attitude, or health. Since adversity in the workplace comes in many forms, there is at least one factor that would impact a person. Such examples are age discrimination, racial profiling, perceived workability, gender stereotyping, and many more. (e.g., Ilmarinen et al., 1991; McGonagle, Fisher, Barnes-Farrell, & Grosch, 2015; Liu, 2017).

According to Krahn, Lowe, & Lehmann (2002), employers often seek skills that students do not tend to have, or often seek more than the students are capable of. These skills are assessed through research projects, oral presentations, and other non-test assessments (Achieve, 2006; Conley, 2007; Darling-Hammond, Rustique-Forrester & Pecheone, 2005; Wagner, 2008; Wiggins, 1998; as cited by Pennacchia, 2010).



Although, certain employability skills are considerably more likely to be acquired in certain settings than in others (Krahn, Lowe, & Lehmann, 2002).

There is a contrast between traditional age-students and adult students though it creates benefits and setbacks (Perna, 2020). Based on longitudinal studies, and empirical evidence supports the idea of personality change arising from life experiences. Work experiences are shown to be related to personality changes in the work environment such that women with higher work participation and success reported increases in Agency (a domain of Extraversion, Goldberg, 1993; as cited by Liu, 2017) and Norm Adherence (a domain of Conscientiousness, Goldberg, 1993; Roberts, 1997; as cited by Liu, 2017). Significant stressors such as the global economy, necessitating organizations, changes, increasing unemployment, concerning future job loss, lacking access to affordable health care, crises in the financial industry, and declining consumer confidence impact workers and their families (Yadav & Kumar, 2016).

Furthermore, working students may gain valuable experience that might enhance their future opportunities in the labor market. It will also increase their academic motivation if their assigned task is related to their field of study (Sustersic et al., 2014; as cited by Bagabaldo et al., 2015). Though, the most common benefit mentioned by working students was getting employment experience, which may help a student look more appealing to future employers (Curtis, 2007, as cited in Mounsey, Vandehey, Diekhoff, 2018).

Academic Adversities

In academics, working has a detrimental effect on the academic achievements of student employment. According to Neyt (2019), students who are working constrain the time management that enhances academic performance, such as studying, doing homework, and attending classes. As the lessened time spent on the following activities, consequently worsens academic achievement, working students may have a severe impact on educational attainment. Separate to the content of studying, working is a priority after academics since it also is typical for those who work are driven by necessity and interest by accomplishing the work goals. Moreover, the plausibility of working is crucial among older students (Simón et al., 2017). The more energy and time spent at work, students would withdraw from studying, which results in lower grades and scores, and are more likely to fail and are less suitable to enter post-secondary education. On the other hand, those working students who work more scattered or lacking hours undergo adverse consequences in the workplace (Muluk, 2017).

Before seeing themselves as working students, first they need to reflect on deciding whether to work or not, and it includes that if they can manage their time well and balance between work and studies (Oonyu, J. C., 2019). If students do not reflect on their decision towards working, their employment involvement could significantly impact their academic performance. Being a working student is a difficult challenge wherein they are also liable for their actions and choices which comes with great responsibility compared to an average student (Abenoja et al., 2020).

Working students who decide to work while studying must be, first of all, committed and disciplined. Detrimental results typically arise because hours spent at work take time away from studying, leading to lower grades and less attractive post-college opportunities (Abenoja et al., 2020). In the study of Zhang et al. (2019), findings include both positive and negative relationships between employment and academic performance. Working students are at difficulty due to the increasing outside workloads they carry while attaining academic achievements, which results in an adversarial relationship (Pusztai, 2019). If they are confident in balancing their work and student capabilities, the relationship between working and academic performance might not be a problem for a working student as long as they need to be mindful of both the course load and workload they require to accomplish (Zhang et al. 2019).

Financial Adversities

Money is an instrument of commerce and a measure of value. However, the meaning of money is in the eye of the beholder (Mitchell et al., 1999; Tang, 1992; as cited by Abrica et al., 2016). Financial literacy is an ability of individual to take considerable decisions in respect of the effective and efficient utilization of money (Rai et al., 2019).

Financial adversity is a problem that can happen to almost anyone (Ali et al., 2017). Yet, people think that money management or financial planning is the work of an adult or a rich person. As a result, opportunities for young people to learn and develop financial management are often neglected. In fact, financial management should be performed in everyday life, in particular, when faced with an aging society. It is important to cultivate student concepts of financial planning and management (Lin et al., 2016).

Although scholarships and financial aid are available to students, more often than not, students are left having to pay for their education on their own. While some students take out loans, they are still left looking for jobs to help pay their expenses (Carlsbad, 2020). Financial challenges may include having to financially support family members or working multiple jobs to pay for school (Bird & Castleman, 2016). Specifically, students with financial need may feel they must prioritize work for pay over such optional, luxury experiences (Zilvinskis & McCormick, 2019). Today's working students are increasingly low-income, balances work, family, and school. These students are also more likely



to be first-generation attenders, immigrants, and students of color pursuing dreams of better jobs, higher incomes, and more stability for their families (Duke-Benfield et al., 2018). Increasing tuition fee and inadequate financial support from families and financial aid have motivated many students to work in order to cover the cost of attending school (Mathuews, 2018). According to prior research, students with higher financial stress are at risk for a number of negative outcomes, such as reduced grades (Northern et al., 2010), leaving college (Roberts et al., 2000; Britt et al., 2016), and reduced physical (Roberts et al., 2000; Britt et al., 2016) and mental health (Hyun et al., 2006; Britt et al., 2016), making financial stressors very important in the well-being of college students (Britt et al., 2016).

Students give more time to their job to support themselves rather than things on campus. With the long work and school hours, some students seem to lack the time and motivation to participate in extracurricular activities like organizations and intramural sports that is part of one's college experience (Gonzales, 2020). The sociological influences of peers, parents and media also affect students' financial management behavior. Psychological factors, including the stress from balancing university education, work commitments and the home environment, can impact the quality of their financial decisions (Xiao et al., (2007); Dangar Research, (2003) as cited in Bamforth et al. 2017). Effective money management skills ensure safer and responsible financial behavior and careful financial decision making. Accordingly, effective money management behavior contributes to financial satisfaction and financial well-being (Xiao et al., 2008; as cited in Bamforth et al., 2018).

Young adults often struggle to remain in control of their money due to economic factors, such as low savings, irregular income and underdeveloped financial literacy skills (ANZ, 2008; as cited by Bamforth et. al., 2018). Responses to, or strategies for dealing with financial adversities included financial forecasting and their financial condition (Abrica et al., 2016). An individual's 'attitude towards money' is an important factor in shaping the manner in which they manage their finances (Sundarasen et al., 2017). Societal influences and pressures set the norms of money management behaviour affecting how individuals view and interact with money (O'Loughlin et al., 2006; Gudmonson et al., 2011; Cross, 2002; Goldstein, 2000; Kramer, 2006; Capuano et al., 2011; Bamforth, et al., 2017). A financially knowledgeable and cultured citizen is highly competent in handling money and is adept to managing his own/family budget, including managing financial assets and obligations pertaining to a shift in life-long attainments. Thus, those who have a positive attitude towards money will actively seek out money management knowledge as a way to enhance their skill set (Sundarasen et al., 2017).

Concurrently, students are no longer ordinary students who only study. Thus, as individuals who have begun to enter the adult world, working students have been rated the responsibility, independence, and creativity evaluated as being able to be borne. (Santoso, Purwanto, Asbari, 2020). However, working while studying or studying while being employed is not new among working students. Thus, various reasons have become the causes behind it. The difficulty for student employees is to distribute time between school and work (Santoso, Purwanto, Asbari, 2020). Accordingly, as part of its drive of being a student employee, the problem of lower academic achievement due to inconsistent completion of homework assignments, caused by time management conflicts related to student employment (Anderson, Lott, & Wieczorek, 1998).

Moreover, as stated by Millard (2019), that students manifest significant developments in confidence, a diversity of skills are improved, and students declare that they are more motivated to succeed in their academic careers. It further stated that it considers what motivates students to work on campus, the skills they develop as a result, and the impact it has on their attitudes and approaches to learning.

Working students generally face pressures that affect their ability to excel academically, stated by Carlsbad (2016). Additionally, Andrew et. al. (2018) expressed that social-emotional skills are significant for students' academic and life success. Mukherjee and McKinney (2017) supported the claim that working students, compared to their nonworking peers, are reported significantly lower levels of overall fiscal well-being. Thus, self-management is said to be one of the main competencies for successfully fulfilling the role of a student employee (Santoso, Purwanto & Asbari, 2020). As supported by Carlsbad (2016), being informed that a student has a purpose here on campus while maintaining a positive attitude towards daily adversities is the first step to becoming a triumphant student.

Correspondingly, Carlsbad (2016) stated that students often perform it difficult on themselves because they try to do everything on their own and may not use resources. Further explained that time management is immensely significant for working students, not just for getting everything done but also by balancing every work to be done. Besides, Hidayat (2017) explains that the ability of an individual's self-management has a significant influence on student learning discipline. Indeed, inadequate self-management results in students working part-time, more easily experiencing stress. Also, students who lack self-motivation are less interested in doing jobs, as cited by Santoso, Purwanto, Asbari (2020). Further, students working part-time surpassed both groups of students in acquiring generic skills and positive attitudes, suggesting that part-time work complements as stated by Heffren (2016).

Personal Adversities



V. CONCLUSION

The current trend of working while studying, more known as 'Working Students,' grows more prominent than before. Students who started working due to their reasons all work to gain early work experiences, improve specific skills, or gain income. However, adversities are expected to arise during their time in working.

Financially, working students are challenged because they cannot meet their financial needs like tuition and family. However, not all working students carry the same problem. Working students also wanted to be financially free without any assistance from their parents. Practicing in being manageable with their earnings accumulated from the job and the expenses is also a reason for them to be financially free. Thus, it is why they strive to work while studying that concerns their financial adversities.

Studying while on the job also deals with academic pressure. It can be a challenge for a working student to excel for the highest honors because it requires more concentration on their studies to meet the criteria. In addition, if they fail to attend classes, do homework, review properly for quizzes and exams, it can negatively impact their academic performance most especially when a working student prioritizes more on the job than just to study. They may also have to sacrifice their time for work at some opportunities, including important events to finish a demanding task.

While working, adversities arise through excessive workload and juggling responsibilities in work and school, potentially causing fatigue, stress, and anxiety among working students. It will then affect their continuity in their work along with their efficiency in doing their tasks physically and mentally.

Moreover, being too emotionally depressed affects one's personal well-being which lowers motivation, becoming less-absorbed in accomplishing the jobs and responsibilities. It also negatively impacts social participation including outside work and school life and low self-esteem may hinder performance of the working students.

Adversities aside, working while studying has its benefits. Students gain valuable experiences from the job that will help raise their future opportunities and enhance their time management, prioritizing their workload that will lessen their pressure and stress. However, working while studying increases the burden on a student compared to the others who do not simultaneously work. They must be dedicated and committed to their responsibilities in the job and school. Otherwise, it can have a detrimental effect on both the student and the employer.

Based on this study's simulacrum, Filipino working students' adversities, namely work adversities, academic adversities, financial adversities, and personal adversities, have huge impacts on their lives. The experiences and lessons that the students all gain will serve as a catalyst that would jump-start their future careers.

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BIOGRAPHICAL SKETCH



Mervin Kianne Tuatis Flores is currently a Senior High School student in the Philippine School Doha under the strand of Accountancy, Business, and Management (ABM). He was born on January 5, 2003, in Manila, Philippines. He is 17 years old and currently lives in West Bay. He has only studied in one individual school, which is Philippine School Doha,

where he grew up and gained recognition from peers and teachers in academic and nonacademic fields since his Pre-school days. He has consistently been part of the Top 10 ever since Primary and is still continually thriving in being an honor student to this day. Also, he has been part of the Glee Club, Dance Club, and PSD Basketball Varsity where has been a part of since Grade 7. He has also garnered multiple awards in both academic and non-academic fields such as Basketball Champion in Intramurals 2018, Scrabble 1st Runner up in Intramurals 2018, Bronze Awardee in 2019, and many more. Along with being an awardee in school, he also enjoys being a musician, often playing the guitar and singing, which made him join the Battle of the Bands competition



back in 2016 and 2019. Relating to his strand, he finds enjoyment through managing financial statements, calculating expenses, and also finding business opportunities. He now seeks to pursue his dream of being an Accountant, Auditor, and Financial Analyst.



Reiner James Limosnero Adolfo is the only son of his parents, born on the 19th of July 2002. He started studying in Philippine School Doha (PSD) in 9th Grade until his senior year, taking up the academic program of Accountancy, Business, and Management (ABM). He is focusing on his studies to get a college degree and to seek out his dreams after

graduating. He joins in various activities outside the school such as the FIBA 3X3 and Mad Talks seminar on finance. He is career focused, well-mannered, and always takes initiative on any given tasks. Following the aspiration of becoming a digital entrepreneur, he wants to finish his studies and go after his dreams of creating his own business platform in the cyberspace.



Aldwin Jonel Carrido Cabanos is currently a Senior High School student in Philippine School Doha under the strand of Accountancy, Business, and Management (ABM). He was born on June 16, 2002, in Manila, Philippines, and currently, he is living in Al-Mansoura in Doha, Qatar. He is studying in Philippine School Doha since Kindergarten. Within the years, he gained a

meaningful distinction in the academic and non-academic fields. Since he is an awardee from Elementary to Junior High School, he is consistent with attaining his goals in academics and non-academics, which are the extra-curricular activities. He is also an athlete in his favorite sport, table tennis. He won in table tennis singles as a 1st-runner up during elementary, and in high school, he continued his passion and joined in various teams in table tennis; thus, he and his colleagues won as a champion in doubles and mixed doubles. In addition to his extra-curricular, he is a singer and member of the choir in his school. He also received awards from different school contests like in Math. He is always a class officer who actively serve his peers. He aspires to pursue his dreams as an accountant and a successful investor in the future.



Dwight Dave Estrada Mirabel is the eldest member of his family. He was born on the 8th of April 2002 in Cantilan, Surigao Del Sur, Philippines. He is currently a Senior High School student in Philippine School Doha under the strand of ABM (Accountancy, Business, and Management). He is a problem solver, critical thinker, and always motivates his self. At an early age, he learned to be independent, since he is the eldest.

He joined a lot of contest during his elementary and junior year which helps him gain confidence. During his elementary, he was the champion for the Lakan and Lakambini on his school and also received the Scout of the Year Award. Additionally, in his junior year, he was reigned as Mr. Echo Fashion 2018 and was also a candidate for Sipnayan. He also participated in extra-curricular activities in his school such as the Intramural and won first place in Basketball Boys. Despite being an ABM student, he is planning to pursue Bachelor of Science in Aeronautical Engineering at PATTS College of Aeronautics.



Karl Marion Tica Oligo was born on the 6th of November in 2002 and is the only boy in the family. He is currently a Senior High School student in Philippine School Doha under the strand of Accountancy, Business, and Management (ABM). He started in Philippine School Doha since pre-school to 4th grade then he moved to the Philippines to continue his 4th grade, and moved

again to another country, Saudi Arabia where he studied 5th grade to 8th grade. But then he moved once again in the Philippines to study 9th grade, and after that he flew to Qatar where he is now studying at Philippine School Doha since 2018 for his 10th grade up to present. He is focusing on his studies to get a college degree and seek his dreams. He joins in various activities of the schools such as field demo and intramural. He is goal-oriented, respectful, and very friendly towards others. Following the dream of becoming an entrepreneur, he wants to finish his studies striving to pursue his dreams of creating his own business.



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Justine Jillian Caya Itoralba is currently a Senior High School student in Philippine School Doha under the strand Accountacy, Business, and Management (ABM). She was born on November 26, 2002 at Laguna, Philippines. She is 17 years old and currently lives in Al Mansoura. She studied from various schools such as Philippine International School



Qatar where she gained reputation in the academic and non-academic fields. She has been consistently an Honor student during her elementary until Junior High School years. She has been also a part of the Student Government in her previous school, Philippine International School Qatar. She also gained different awards in Arts such as poster makings and slogans. In addition to that, she is also an athlete student bearing the award of Mythical 5 in Basketball Girls. She is also a member of a photography and videography organization. Thus, finding the enjoyment of being a photographer/videographer, she has plans to be a full-time photographer/videographer when she already attained her aspirations in life.



Keith Ingrid Ona Victoria was born on the 2nd day of December 2002 in the province of Laguna, Philippines. As she was four years old, their family moved together in Mindoro where she started to go to school. She is currently a Senior High School student under the strand **ABM** of (Accountancy, Business, and Management) in Philippine

School Doha. She came from the Philippines and studied at Occidental Mindoro National High School, where she finished Junior High School with recognition and later migrated to Qatar to continue her studies. She is currently a member of Drum and Lyre Corps as a majorette, and she already performed in several events. Though she is still adapting to the new environment, she manages to maintain her academics and face her emotional struggles of transferring abroad. She wants to continue her studies for college in the Philippines as she pursues to be an Accountant someday.

