



**EXPLORING THE FINANCIAL CHALLENGES AND STRATEGIES
AMONG SOLO PARENT BREADWINNERS**

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CERTIFICATE OF PANEL APPROVAL

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ABSTRACT

Being a sole provider of the family greatly impacts solo parents, especially in facing financial challenges, affecting them emotionally, mentally, and physically. This study explored the experiences of solo parent breadwinners and uncovered their resilience through the innovative methodology of photovoice. This study utilized qualitative research approach with eight participants who were selected through snowball sampling. Data were collected through photos and interviews. The study took place in Ozamiz City. The themes which emerged from the study include income instability and job security, balancing childcare and financial obligations, and difficulty in managing finances of solo parents who have been the sole provider of the family. Also, the themes which emerged from the solo parents' strategies and coping mechanisms were creating a budget plan and prioritizing essential needs, seeking for family and external support systems, and creating a passive income to save for future needs. Solo parent breadwinners actively sought support for their needs, employed diverse coping mechanisms, and desired recognition from authorities amidst financial stress and societal pressure. This study highlighted the financial challenges faced by solo parents and the strategies they employ to navigate all financial struggles they encountered. It is recommended that it is important to implement social and financial support systems tailored to the unique challenges of solo parents, such as flexible employment opportunities, childcare assistance, and targeted financial aid, to help alleviate the economic pressures they face.

Keywords: *income instability, job security, photovoice, resilience, solo parent breadwinners*

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INTRODUCTION

Rationale of the Study

In today's society, the prevalence of single parenthood is on the rise, presenting numerous challenges for countless single mothers who often find themselves exerting twice the effort compared to families with two parents (Gabriel et al., 2022). Consequently, when a family relies solely on one potential breadwinner, it significantly impacts the financial responsibilities and capacities of the household (Farnacio & Reyes, 2021). Solo parent breadwinners encounter various issues, including financial struggles as a primary concern among those in the Brunei-Muara district, including coping with a single income and the rising cost of living that impact the economic struggles that solo parents have encountered (Affandy, 2023).

The absence of adequate income, coupled with the escalating cost of living, a lack of financial support, insufficient emergency funds, and a dearth of long-term financial planning, prompts solo parent breadwinners to adjust their spending habits (Ramos et al., 2020). These issues represent the primary challenges faced by solo parent breadwinners today. Solo parents often find themselves financially stretched due to lower earning capacities resulting from insufficient training or education (Ramos & Tus, 2020).

Solo parent breadwinners have faced financial challenges, societal pressure, and personal resilience. These individuals shoulder an immense responsibility of providing for their family's everyday needs while navigating the complexities of single parenthood (Elbaum, 2024). In this vein, solo parent breadwinners shoulder the responsibilities of household chores, childcare, and sole breadwinning to ensure the economic stability of their families. Consequently, they face significant financial hurdles in managing household finances and securing long-term well-being (Hamid & Salleh, 2013), making them vulnerable to economic pressure compared to solo fathers (Kramer & Picklesimer, 2015). With the cost of raising a child surpassing half a million dollars, single mothers in Singapore experience substantial financial strain (Singlife, 2019).

In Penang, Malaysia, solo parents usually adhere to stricter budgeting practices and prioritize essential expenses to offset financial shortfalls. The high cost of childcare often forces solo parents to settle for lower-quality care due to their unstable incomes (Omar et al., 2018). Unstable income is the primary issue contributing to financial distress among solo parents. Consequently, they must secure sufficient employment to maintain a standard of living, accumulate savings, and effectively manage long-term finances (Omar et al., 2018).

In the Philippines, the estimated count of solo parents ranges from 14 to 15 million, with 95% being women (19th Congress, 2021). Mothers in these situations meticulously manage daily household expenses, family obligations, and employment responsibilities, which impact their mental and psychological well-being (Dogra et al., 2022). According to the American Psychological Association (APA, 2019), the multiple responsibilities such as childcare, employment, bill payments, and household chores can overwhelm single parents. Furthermore, families led by a single parent often encounter unique demands and challenges that differ from those of other family structures.

Moreover, Mortelmans et al. (2019) found that solo parents experience the poorest work-life balance compared to married individuals or those without children. Thielemans and Mortelmans (2019) stated that these experiences are attributed primarily to the work obligations of post-divorce or separation, contributing to more time spent at work. The World Health Organization's survey revealed approximately 15 million solo parents in the Philippines, with the majority being women (Pinugu, 2024). Although the challenges faced by solo parents in the Philippines are acknowledged, the true challenge lies in the efficient implementation of supportive measures.

Solo parents with a high income often experience less stress as they can easily manage housework and lessen financial stress. Contrastingly, solo parents with a low monthly income could minimize spending as much as possible to meet financial obligations within a family (Ramos & Tus, 2020). Many solo parents have encountered job or financial loss during the pandemic. The pandemic has been

especially tough for women who have families raised solely by their families. Many solo parents have struggled to manage their children's education while still trying to find a job. Due to being a sole wage earner in a family, solo-parent breadwinners have less available income and less psychological and social support (RAPID, 2020).

Moreover, parental wealth is one of the key influences on the well-being of children and their prospects for the future. Wealth can help the household change its living standards, which could result in parental unemployment or health crises (Morelli, 2022). Subsequently, the financial landscape for solo parent breadwinners is often marked by a lack of economic security and limited access to resources (Stack, 2017). Many solo parents face income instability, relying on low-wage jobs or inconsistent work, making it difficult to meet basic needs and build financial stability (Reyes, 2021). Furthermore, the absence of a second income source can lead to increased financial responsibilities. Solo parent breadwinners often struggle to balance their work responsibilities with their childcare obligations, which can lead to limited opportunities for career advancement and higher-paying jobs (Reyes et al., 2021). These challenges by a solo parent could result in harm to the development of children, leading to a high risk of engaging in dangerous behaviors such as drugs, alcohol, and criminal activities (Ilyani et al., 2022). To address these challenges, solo parents employ different strategies such as seeking support from informal networks, relying on their inner strengths, participating in training programs on finances and relationships, and engaging in savings (Salter, 2019).

In the Philippines, parents who raise their children alone, such as widowed, separated, and solo parents, deal with various obstacles that provoke the implementation of the Solo Parents Welfare Act, known as Republic Act No. 8972. This legislation acknowledges the struggles encountered by these groups of individuals as it provides privileges through the Department of Social Welfare and Development (DSWD) to bolster their ability to raise their children. This legislation was later expanded to Republic Act No. 11861, known as the Expanded Solo

Parents Welfare Act, which strengthens the support system, ensuring that these individuals receive adequate social protection and assistance.

As observed in the different findings from previous studies, solo parents' financial strategies are budgeting and seeking financial support from their families, relatives, friends, and even government agencies (Affandy, 2023). According to Duncan and Edwards (2021), families displayed significant influence in offering financial and emotional support during solo parents' financial distress.

According to Legarde (2023), the Expanded Solo Parents Welfare Act has significantly improved the socio-economic conditions of single-parent households. It provides individuals with financial assistance, educational opportunities, and social services. Moreover, the Act enhanced the well-being and resilience of solo parents, empowering them to overcome the challenges they have encountered and cope with their responsibilities effectively. However, in certain areas, more attention is required to maximize the Act's potential impact (Legarde et al., 2023). These Acts include improving coordination among government agencies, enhancing awareness of available support programs, and developing targeted interventions to address specific challenges (Legarde, 2023). According to (Zingone, 2024), one common strategy that solo parent breadwinners employ is prioritizing budgeting and financial planning, where limited resources to essential needs are carefully allocated while minimizing unnecessary expenses. Many solo parent breadwinners also seek support from family, friends, and even the government in terms of financial assistance and emotional support (Bresenio, 2023). Moreover, with the help of the Solo Parents Welfare Act, many individuals belonging to this community benefited in terms of financial assistance and livelihood, according to the Philippine e-Legal Forum (2020). However, despite having this Act, more individuals are still in need, as the help they receive is not enough to sustain and provide for their daily needs (Legarde, 2023).

In addition, having financial strategies would help solo parent breadwinners provide financial stability and security that could help meet family needs, financial plans, and emergency funds (Serman, 2021). Consequently, their financial activities

may include budgeting, saving, and having an emergency fund (Alexander, 2021). Rees et al. (2023) revealed that single parents employ a variety of coping strategies, including meticulous financial planning, seeking education and job opportunities, and building robust support networks. These strategies are essential to navigate the financial struggles, time constraints, and emotional strain encountered by solo parents who often are associated with single parenthood. Additionally, solo parent breadwinners need an understanding of their situation. It is also important for companies and the government to play a role in supporting solo parents by implementing legislation that provides flexible work schedules and parental leave, creating job opportunities, increasing wages, and providing appropriate employment opportunities (Li et al., 2023)

This study aimed to address the financial struggles and financial strategies employed by solo parent breadwinners, specifically those in local settings. Many solo parent breadwinners in the locality face significant struggles in balancing their daily needs and the total resources they have. Existing literature often focuses on the surface-level understanding of financial difficulties encountered by solo parents and their psychological impact; an in-depth exploration of the coping mechanisms they utilize remains unexplored, such as having savings, insurance, financial planning, and the emotional impact of being a sole provider in the family while ensuring their children have good life and education (Chen et al., 2019). The outcomes of this investigation hold potential significance for policymakers, government agencies, and support structures catering to solo parent breadwinners, providing valuable insights into their specific needs. The study will help targeted interventions to prioritize things that matter to this group of individuals. Furthermore, comprehending the financial struggles and coping strategies of solo parent breadwinners is important for the development of targeted interventions and support systems aimed at enhancing their financial well-being, which would help solo parents manage their financial growth and financial stability.

Theoretical Framework

This study utilized two fundamental theories to comprehensively explore the financial challenges and coping strategies of solo parent breadwinners: Murray Bowen's Family Systems Theory (1950) and Garmezy's Resiliency Theory (1970).

Family Systems Theory asserts several key principles about the dynamics and functioning of families that are best to understand the family as a whole system (Lang, 2022). A family is a whole, complex, single system; each member's behaviors can impact another member (Lang et al., 2022). Family systems theory holds special significance for the field of family science (Baptist & Hamon, 2022). A family systems perspective is "core" to the discipline's identity of each member of the family (Hamon & Smith, 2014), which makes family science a unique discipline" (Bortz et al., 2019).

Moreover, family systems theory emphasizes the interconnectedness of family relationships and how they influence individual behaviors, particularly in navigating financial challenges (Drew, 2023). By examining the family unit as an emotional system, the researcher can uncover how patterns of interaction, communication styles, and roles within the family impact the financial experiences of solo parent breadwinners (Bortz et al., 2019). In contrast, by applying this theory, individuals can explore how financial challenges impact not just the solo parent breadwinners but also the children, extended family members, and the overall family dynamic.

Different studies stated that through family systems theory, individuals can investigate how communication about financial matters occurs in solo-parent households, how decisions are made, and how these dynamics influence financial outcomes (Bortz et al., 2019). With family systems theory, individuals can understand that a single parent adopts resilience strategies, shedding light on coping mechanisms and support systems (Priest, 2021). Additionally, it shows how the financial challenges faced by solo-parent breadwinners are shaped by their upbringing, family history, and cultural norms (Kerig & Alexander, 2023).

Furthermore, Family systems theory offers profound insights into the dynamics of family relationships and how they shape our lives (Cohen, 2023). This

influential theory emphasizes the interplay among family systems, emotional fusion, and the concept of differentiation. By understanding and applying the Bowen family systems theory principles, individuals can cultivate emotional differentiation, foster healthier relationships, and navigate challenging dynamics with greater clarity and resilience (Cohen, 2023).

Additionally, Family systems theory emphasizes the importance of considering the family as a whole when examining financial challenges and strategies among solo parent breadwinners (Priest et al., 2021). This theory highlights the responsibilities within family systems; it can analyze how the absence of a second parent affects the distribution of financial responsibilities and the impact on family functioning.

Subsequently, the Resilience Theory, articulated by Garmezy (1970), underscores individuals' capacity to adapt and thrive despite adversity (Moore, 2019). For solo parent breadwinners, navigating financial challenges requires resilience, characterized by the ability to bounce back from setbacks and mobilize internal and external resources (Nishikawa, 2022). By delving into how solo parents cultivate resilience amidst financial strain, this theory sheds light on the coping mechanisms and strategies that enable them to maintain a positive outlook and effectively manage financial stressors (Garren et al., 2022).

Resilience is often defined as a personal characteristic or set of qualities that pertain to an individual's capacity to adjust to challenges and restore balance (Lechner, 2021). Individuals have the potential to cultivate resilient skills and outlooks, such as demonstrating adaptive behaviors, employing problem-solving abilities, nurturing positive perspectives, upholding healthy social interactions, and utilizing coping strategies (Park, 2021). Additionally, it is commonly described as the ability to sustain well-being following a sudden stressor or traumatic occurrence (Denckla, 2020).

Previous study's interpretation of resilience involves managing challenges in daily life and coping with the repercussions of significant events, such as grief from losing someone, financial strain due to job loss, and managing finances with

limited resources (Park et al., 2021). It is noteworthy that enduring exposure to persistent stressors is linked to increased susceptibility to adverse health outcomes and overall well-being (Vella, 2019). In line with this, a resilience framework has been developed to depict an adaptive reaction to ongoing stress resulting from everyday stressors and major life events (Vella et al., 2019). Therefore, resilience is specifically defined as a capacity to uphold adaptive functioning in response to the continuous stress of daily existence.

In this vein, Resilience theory posits that individuals, including solo parent breadwinners, possess the capacity to adapt positively to adversity and to overcome challenges, drawing on their internal and external resources. For solo parents tasked with providing financially for their families, this means tapping into their inner strengths, such as perseverance, determination, and problem-solving skills, as well as seeking support from their social networks, community resources, and available government assistance programs.

Masten (2001) highlights the importance of resilience in mitigating the negative impact of stressors on well-being, with solo parent breadwinners often demonstrating remarkable resilience in navigating financial challenges. Masten (2009) stated that there must be two criteria that would be present to be considered resilient: the measure of positive adaptation or development and the past or current presence of conditions that contribute to disrupting positive adaptation of resilience. (Luthar et al. 2000) emphasized the role of protective factors, such as social support and coping skills, in bolstering resilience among vulnerable populations, including solo parents.

Therefore, Resilience Theory complements the Family Systems Theory by focusing on the individual's ability to adapt, thrive, and grow in the face of adversity. Solo parent breadwinners demonstrate resilience through their resilience factors, such as problem-solving skills, social support networks, and positive coping strategies. By exploring the personal strengths and resources that contribute to financial resilience, we can identify opportunities to enhance these protective

factors and promote financial well-being among solo parents facing financial challenges.

Furthermore, the combination of Family Systems Theory and Resilience Theory provides a comprehensive framework for understanding the interconnected nature of family dynamics, individual resilience, and financial challenges among solo parent breadwinners. By leveraging these theories, researchers can better understand the experiences and needs of solo parent breadwinners and develop targeted interventions to promote their financial resilience and well-being. Thus, the theories help in providing a foundation for understanding the financial challenges and financial strategies of solo parent breadwinners. Moreover, it gives significant insights into the underlying factors that shape the financial experiences of solo parent breadwinners.

Conceptual Framework

Financial Challenges

These are difficulties or obstacles that solo parents face when managing their finances. Financial challenges are a reality for any individual, particularly to solo parent breadwinners. The lack of a second income creates a constant strain on their budget, making it difficult for solo parents to meet basic needs, save for the future, or cope with unexpected expenses (Ramos et al., 2020). The pressure to provide for their children's well-being while managing their financial security can be overwhelming (Mortelmans, 2019).

Income Instability and Job Security. Income instability and job security are major challenges that solo parent breadwinners often encounter. Income instability talks about having an unstable source of income, which affects the financial growth of solo parents (Horowitz, 2020). Meeting daily expenses like food, bills, and education becomes difficult for solo parent breadwinners, given the fact that they do not have a reliable income to use (Kochhar, 2020). The lack of a second income coming from a partner significantly affects the consequences of job loss or reduced earnings. Unlike two-parent households, solo parents often lack a second income to

cover expenses (Minguez, 2022). This factor makes them vulnerable to financial distress, impacting their ability to provide necessities. The need to balance work and childcare responsibilities further complicates the situation, and it often limits solo parents from accessing higher-paying jobs (Perez-Corral et al., 2022). Income instability forces solo parents to work in low-wage jobs with limited benefits to compromise their financial security (Moreno, 2022). The lack of job security causes solo parents to increase their stress levels and mental health burden, leading to financial insecurity and emotional strain.

Balancing Childcare and Financial Obligations. Solo parents experience struggles when it comes to balancing their financial responsibilities, child-rearing, and childcare (Aloro et al., 2024). *Balancing childcare and financial obligations* is a significant challenge for solo parent breadwinners, as they must juggle the demands of raising their children while also ensuring financial stability. Solo-parent breadwinners shoulder the responsibility of being both the sole caregiver and breadwinner, which can lead to difficult decisions, such as prioritizing childcare over job opportunities (Suarez, 2024). The lack of a partner to share the burden can lead to feelings of exhaustion, making it even harder for solo parent breadwinners to navigate the challenges of raising a family alone (Bebano, 2024). It is hard for solo parent breadwinners to focus only on childcare, but they need to ensure that their children's needs are met while keeping up with bills and daily expenses. This struggle underscores the need for more supportive policies, such as providing affordable childcare services and flexible work arrangements to lessen the burden on solo parents.

Difficulty in Managing Finances. Managing finances effectively can be a significant challenge for solo parents. These individuals shoulder the significant responsibility of providing for their children's needs while navigating the complexities of single-income households (Hernandez, 2022). The financial burden can be immense, particularly when faced with unexpected expenses, limited income, and the constant pressure to meet their children's basic needs (Hernandez et al., 2022). The lack of a second income often forces solo parents to make difficult

choices, prioritizing essential needs over personal aspirations or savings. It is hard to manage finances, especially when your income is low, and you cannot even meet your daily expenses and utilities.

Financial Strategies

These are plans designed to manage financial resources effectively, mitigate potential financial risk, and achieve specific goals (Carisola, 2023). Financial strategies are very important for solo parent breadwinners to manage their finances effectively, which would help them navigate financial burdens and achieve financial stability and financial growth. To overcome different financial struggles, solo parents may push to have a good budget plan, seek emotional and financial support systems, and have an extra source of income to sustain the financial needs of the family. Developing an effective budgeting plan will allow the solo parent to track their financial performance and manage to mitigate the risk of unpaid expenses (Rompoti, 2024). Additionally, seeking support from family, friends, or community organizations can provide valuable resources and emotional support, helping to alleviate the stress of single parenthood (Affandy, 2023).

Create a Budget Plan and Prioritize Essential Needs. Creating a budget plan can help solo parents ensure that their resources are allocated efficiently, allowing them to prioritize essential needs such as food and utilities (Apat, 2019). Having a structured budget plan helps solo parents reduce the risk of missed payments and debt accumulation (Apat et al., 2019). A budget plan is a spending plan that estimates how much money you will make and spend over a certain period. It would help solo parents manage their finances and navigate the potential risk of unpaid utilities (Schwahn, 2024). This factor may help the solo parent greatly enhance their financial management and succeed in any financial undertaking. Also, creating a budget plan allows the solo parent to maintain and keep track of their money and helps them make sure they cover all their essential expenses.

Additionally, *prioritizing essential needs* is one of the vital necessities for a solo parent, and it focuses on what is the most essential for the family's survival (Carisola, 2023). Prioritizing needs over wants significantly impacts a single

parent's overall well-being, as it can help solo parents control their financial situation (Carisola et al., 2023). Prioritizing what matters for solo parents allows them to avoid unnecessary spending and overspending. Ultimately, having a clear budget plan and a focus on essential needs provides solo parents with both short-term and long-term financial success.

Seek for Family and External Support Systems. Seeking family and external support systems is a vital strategy for managing financial challenges, especially when resources are limited. Family stability is one of the most important things in society that solo parents can lean on when they face significant financial struggles (Madrigal, 2021). Family members and relatives can often provide emotional and financial assistance when solo parent breadwinners encounter difficult times (Jones, 2022), whether through monetary support or emotional support (Jones et al., 2022). Additionally, external support systems such as community programs, nonprofit organizations, or government assistance can offer financial aid, food assistance, healthcare services, and other resources that help solo parent breadwinners sustain immediate burdens (Limbaga, 2023). Madrigal, (2021) highlighted the need for support systems to help solo parents balance their family commitments and work obligations. Moreover, building a strong support system fosters a sense of community and resilience, helping solo parents navigate financial hardship. These support systems are one of the strategies that may offer resources and services that can help solo parents improve their long-term financial situation.

Create a Passive Income to Save for Future Needs. It is a powerful way of creating a passive income to build financial security and save for future needs, especially for those seeking long-term stability. Having passive income allows individuals to earn money with minimal ongoing effort (Ramli, 2022), providing an additional revenue stream that can help cover expenses and build savings over time. By establishing a reliable source of passive income, solo parents can alleviate the pressure of living with extra funds to support their financial goals and emergencies (Jumena et al., 2024). Ultimately, creating passive income helps solo parent breadwinners not just to ensure a more secure financial future but also to offer

greater flexibility and peace of mind without the constant worry of financial instability. Solo parent breadwinners can improve their financial performance, reduce stress, and build solid long-term financial growth (Siaila, 2024).

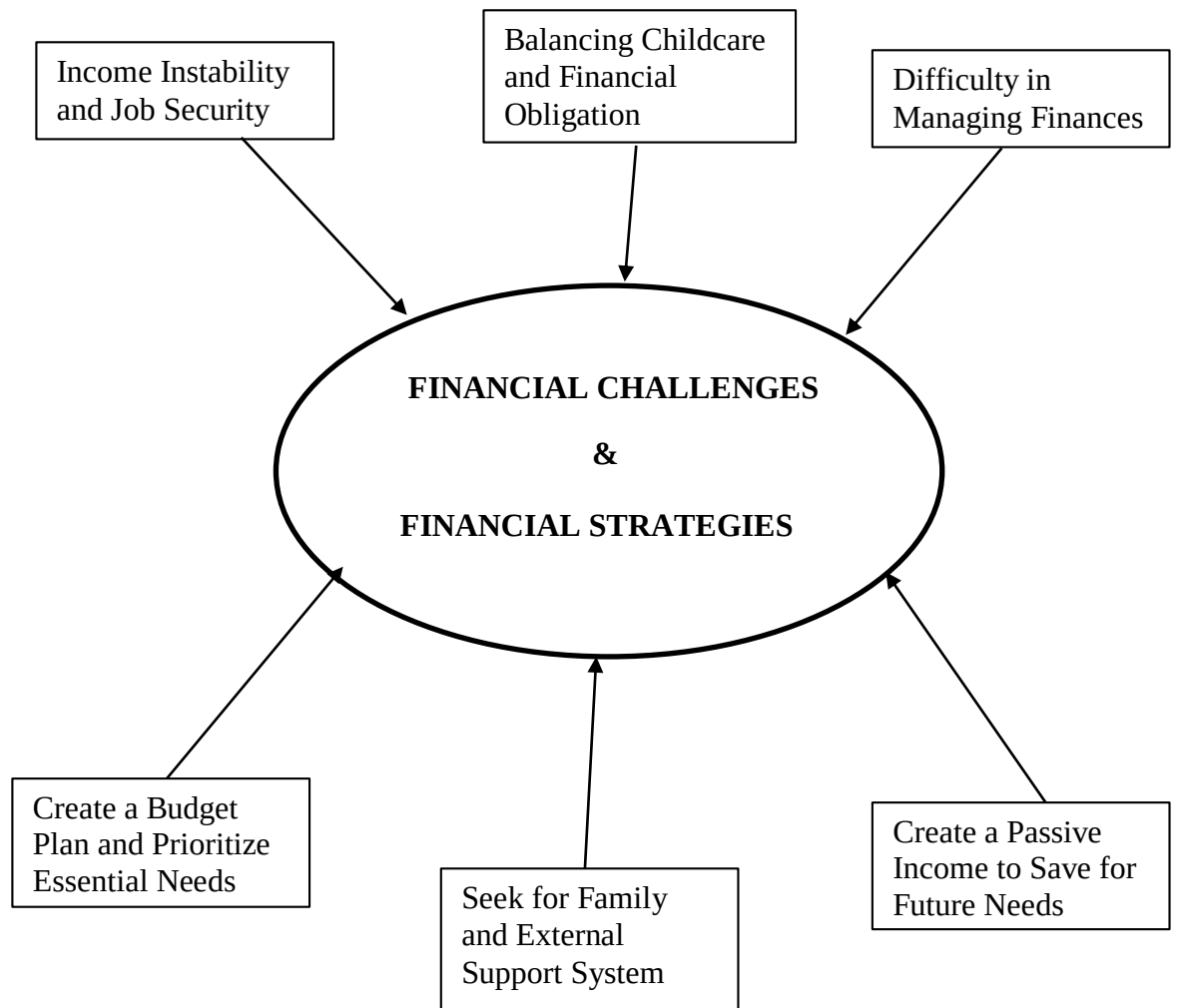


Figure 1. Conceptual Framework of the Study

Statement of the Problem

This study explored the financial challenges and strategies among solo parent breadwinners. Specifically, this study sought to answer the following research questions:

1. What are the financial challenges faced among solo parent breadwinners?
2. What are the financial strategies created among solo parent breadwinners?

Significance of the Study

The outcomes of this investigation hold potential significance for policymakers, government agencies, and support structures catering to solo parent breadwinners, providing valuable insights into their specific needs. The study will help targeted interventions to prioritize things that matter to this group of individuals. Furthermore, comprehending the financial struggles and coping strategies of solo parent breadwinners is important for the development of targeted interventions and support systems aimed at enhancing their financial well-being, which would help solo parents manage their financial growth and financial stability.

RESEARCH METHODOLOGY

Research Design

This study utilized phenomenological design anchored by photovoice. Phenomenological design is a method that aims to explore and understand the lived experiences of individuals (Prakash, 2021). Phenomenological research is a way to understand individual situations in detail, as it is a powerful way to understand personal experiences (Prakash, 2021).

A photovoice design by Wang & Burris (1997) was used in the study. This design is integrated to gather a more reflexive approach in collecting, analyzing, interpreting, and verifying the data. A photovoice approach aims to amplify the voices of solo-parent breadwinners with their experiences. This design is qualitative as it collects data through interviews and interpretation. Participants are provided with cameras to capture images that will represent their daily financial struggles, successes, and strategies. Participants will narrate the stories behind their photographs, offering insights into the multifaceted dimensions of their financial experiences.

This design is appropriate for the study since it can capture and amplify the narratives of solo-parent breadwinners through an in-depth exploration of their financial challenges and strategies.

Locale of the Study

The study is conducted among selected solo-parent breadwinners in Ozamiz City, Misamis Occidental, a city located in the northern part of Mindanao, Philippines. Selected solo-parent breadwinners in this area face unique challenges as they navigate the responsibilities of providing for their families and raising children on their own. Through this study, the solo-parent breadwinners can have support and a voice in what they have been experiencing.

Participants of the Study

The participants of the study were solo-parent breadwinners in Ozamiz City who were selected through a snowball sampling technique. In choosing the respondents, the following criteria were used for qualifying the participants: (1) they must be solo-parent who are the primary breadwinners for their households who live in Ozamiz City; (2) they must be willing to actively engage in the study by sharing their personal experiences transparently and honestly; (3) they have an informed consent to participate in the study. Before conducting the interviews, the researchers ensured that all the criteria above were fully met. Those solo-parent breadwinners who did not meet the criteria were excluded from this study. The data was saturated by 8 participants of the study, and the researchers stopped the data gathering.

Data Gathering Instruments

The researchers ask three questions to solo-parent breadwinners. The participants then responded to the questions by capturing images that describe their answers to each question. Subsequently, the researchers employed a SHOWED framework during discussions with the participants after the photos were prepared. This study heavily relied on photographs as the primary data source. Additionally, to enhance the credibility of the findings, six detailed interviews were conducted to support triangulation using the SHOWED framework, which was initially developed by Wallerstein and Bernstein (1988) and later adapted by Wang et al. (1998). Participants are asked to express their lived experiences by photographing scenes that highlight research themes. The interview guide questions include "What is Shown here?", "What is Happening here?" "How does this relate to their lives?" "Why does this problem or strength exist?" "How can we be Empowered?" and "What can we Do about this?". Apart from interviews, observation also served as one of the data collection methods, which involved a detailed interview, analytical notes, and reflections following those various activities. To enhance clarity in the

findings and discussion section, the data was structured and assigned acronyms for easier reference.

Data Gathering Procedure

To gather the necessary information, the researcher sought a letter of authorization from the Dean of the College of Business and Management and consulted with the adviser to conduct the study. Upon receiving the approval, the researcher then started the interviews. Initially, the interview started with the first participant, a solo parent breadwinner who meets the criteria of the study. Then, after the interview with the first participant, the researchers asked for referrals to other solo-parent breadwinners they knew. The same process was followed with the next participants, asking for referrals to reach the targeted participants.

Moreover, the data collection followed photovoice procedures outlined by Wang et al. (1998) and incorporated elements from the model by Rosario et al. (2016), including picture essays and in-depth interviews. In-depth interviews were conducted to understand the lived experiences of solo-parent breadwinners. Additionally, photo essays were used to curate the photo exhibit, categorize photographs, and provide a space where the participants can share their photographs and stories behind each one.

In the initial stages of a photovoice study, several key considerations are essential (Wang et al., 1998). The first aspect is contextualizing the problem, focusing on exploring the real-life experiences of solo-parent breadwinners, and the second is defining the study's objectives aimed at understanding the personal experiences of solo-parent breadwinners that impacted their way of living.

The implementation method and data analysis are pivotal steps in the photovoice process, encompassing the execution of procedures and data interpretation. The study drew upon the contributions of two key groups: Wang and colleagues (1998), who originated the photovoice model, and Rosario and colleagues (2016), who enhanced the model further, influencing the approach taken in this study.

- a) Orientation regarding the concept and the methodology of photovoice.
- b) Photography training.
- c) Theming.
- d) Time for taking pictures.
- e) Critical reflection and dialogue.

The interview lasted 40-45 minutes on average per participant. At that time, the participants captured images that represented their experiences, and then they were given the opportunity to tell a story about the photographs. Additionally, the researchers then started to ask questions that would help this study be accurate and realistic.

Ethical Considerations

To adhere to ethical standards, the researchers followed the guidelines outlined in the Helsinki Declaration (2001). Before the study, all participants were briefed on the study's objectives and significance. The participants were provided informed consent for their interview statements to be recorded. The participation in this research was purely voluntary. Participants had the freedom to refuse and withdraw participation at any given time if they change their minds after initially accepting the terms of participation and signing the consent form without facing any consequences. The participant's decision-making was respected throughout the research process. Participants had the right to voluntarily sign an informed consent before their involvement in the study. There is no penalty, and the researcher's refusal to participate in the study cannot affect any relationship.

Moreover, the participants gave informed consent regarding the research objectives, procedures, and benefits. All information shared by the participants is treated with strict confidentiality. Data collected during interviews is stored securely to protect the privacy of the participants, and the researchers maintained confidentiality throughout the study.

Data Analysis

To support data analysis, the study followed the phases of photovoice. It is a fairly new technique for fostering a supportive atmosphere for development conducive to growth where participants conveyed their experiences while utilizing images. The phases of photovoice are as follows:

1. Orientation regarding the concept and the methodology of photovoice. The participants gained knowledge about photovoice and its application in a research project.
2. Photography training. The participating parents were then taught how to shoot images while considering crucial factors like proper lighting and the positioning of the picture's main components.
3. Theming. The researchers analyzed a set of data to identify patterns in the data that convey specific themes.
4. Time for taking pictures. The participants documented both their good and unfavorable experiences in being a solo parent breadwinner in as many photographs as they wanted.
5. Critical reflection and dialogue. After one picture, the participants started to present the stories behind each one of them. To facilitate the dialogue and their critical reflection, they used the storytelling SHOWED framework developed by Wallerstein and Bernstein (1988) and adapted by Wang et al. (1998). Through this framework, the participants presented the stories behind their pictures by responding to the following questions:
 - What do you see here?
 - What is happening here?
 - How does this relate to Our lives?
 - Why does this problem or strength exist?
 - How can we be Empowered?
 - What can we Do about this?

After sharing their experiences with the images, the participants took part in an in-depth interview. To add this step, the approach employed by Rosario et al. (2016) was followed. The participants got the chance to elaborate on their experiences being solo providers in their families. The same procedure was also followed for the second set of photos.

RESULTS AND DISCUSSION

Theme 1: Income Instability and Job Security

Income instability and job security are major financial challenges for solo parent breadwinners, who often struggle to find stable employment while balancing caregiving responsibilities. Without reliable income, meeting daily expenses like food, bills, and education becomes difficult, as participants shared. The dual role of being both a caregiver and financial provider limits their job options, forcing many into part-time or lower-paying work that creates financial insecurity. Some participants noted that they continue working even when unwell, highlighting the pressure to maintain income despite personal or family health challenges. The lack of stable income also hinders long-term financial planning, which leaves solo parents vulnerable to unexpected expenses. Without job stability, solo parents face ongoing financial uncertainty, which adds significant stress to their role as the sole provider for their families.



Photo 1: P1: Budgeting Constraints

"As a single parent, it is very difficult financially, especially when it comes to the needs of the children, and there is no one to help you immediately, especially with their education. It is hard to manage, especially without a proper partner to help educate them. At some point, it is also challenging for me when bills and daily expenses pile up because, of course, I am the

only one working for the family. It is not easy being a single parent, especially when raising children, because there are so many expenses." P1

"Without a stable job, there is no reliable source of income to cover your expenses. It is not easy because I do not have a job right now. I need to apply for jobs again. I used to work abroad, so I need to be back to applying for jobs to provide for my children's needs and our daily expenses. I can make ends meet, but it is difficult because no one wants to hire me. After all, my children are still young (14 and 6 years old). They still need guidance, and I do not want to leave them behind. It is a tough situation." P2

"When you do not have a job, you cannot afford to buy delicious food, but when you have a job, you can buy lots of things. You are forced to work even if you do not feel well enough to earn a salary and buy rice and food to cover our daily and monthly expenses." P3

"When you struggle to buy rice and food, that is when you struggle. Finding money is very difficult." P5

From the stipulated responses generated by the participants, the financial challenges faced by solo parent breadwinners are marked by income instability, job insecurity, and the overwhelming burden of meeting household needs on their own. Participant 1 highlighted the immense difficulty of managing the financial needs of children, particularly their education, without support from a partner. The absence of shared financial responsibility forces solo parents to shoulder the entire burden, making it hard to keep up with mounting bills and daily expenses.

Similarly, Participant 2 shared the struggle of finding stable employment, especially with the added responsibility of caring for young children. This participant's experience of being rejected for jobs due to caregiving obligations emphasizes the limited opportunities available to solo parents, further contributing to their financial insecurity. Participant 3 emphasized working, even when unwell, to meet basic needs like food and utilities. The pressure to continue working regardless of personal health reveals the precarious nature of solo parenthood. Finally, Participant 5 reflected on the difficulty of securing enough money to afford essential food items, reinforcing that solo parents often face financial hardship and are forced to make difficult decisions about prioritizing basic needs over other expenses. These findings show that solo parents experience financial challenges due

to unstable income, difficulty balancing childcare and employment, and the constant pressure of meeting basic needs without reliable support.

The study's findings corroborate with literature emphasizing that a combination of financial challenges, societal pressure, and personal resilience marks solo parent breadwinners. These individuals shoulder an immense responsibility of providing for their family's everyday needs while navigating the complexities of single parenthood (Elbaum, 2024).

In this vein, solo parent breadwinners shoulder the responsibilities of household chores, childcare, and sole breadwinning to ensure the economic stability of their families. Consequently, they face significant financial hurdles in managing household finances and securing long-term well-being (Hamid & Salleh, 2013), making them vulnerable to financial pressure compared to solo fathers (Kramer & Picklesimer, 2015). With the cost of raising a child surpassing half a million dollars, single mothers in Singapore experience substantial financial strain (Singlife, 2019).

In Penang, Malaysia, solo parents usually adhere to stricter budgeting practices and prioritize essential expenses to offset financial shortfalls. The high cost of childcare often forces solo parents to settle for lower-quality care due to their unstable incomes (Omar et al., 2018). Unstable income is the primary issue contributing to financial distress among solo parents. Consequently, they must secure sufficient employment to maintain a standard of living, accumulate savings, and effectively manage long-term finances (Omar et al., 2018).

In the Philippines, the estimated count of solo parents ranges from 14 to 15 million, with 95% being women (19th Congress, 2021). Mothers in these situations meticulously manage daily household expenses, family obligations, and employment responsibilities, deeply impacting their mental and psychological well-being (Dogra et al., 2022). According to the American Psychological Association (APA, 2019), the multitude of responsibilities, such as childcare, employment, bill payments, and household chores, can overwhelm single parents. Furthermore, families led by a single parent often encounter unique demands and challenges that differ from those of other family structures.

Moreover, Mortelmans et al. (2019) found that single parents experience the poorest work-life balance compared to married or cohabitating counterparts or those without children. Thielemans and Mortelmans (2019) attributed this primarily to the increased work obligations post-divorce or separation, necessitating more time spent at work. The World Health Organization's survey revealed approximately 15 million solo parents in the Philippines, with the majority being women (Pinugu, 2024). Although the plight of solo parents in the Philippines is recognized by law, the true challenge lies in effective implementation.

Solo parents with a high income often experience less stress as they can easily manage housework and lessen financial stress. Contrastingly, solo parents with a low monthly income could minimize spending as much as possible to meet financial obligations within a family (Ramos & Tus, 2020). During the pandemic, many have also experienced job loss or financial loss. The pandemic has been especially tough for women who have families raised solely by their families. Many solo parents have struggled to manage their children's education while still trying to find a job. Due to being sole wage earners, most of them have fewer available funds as well as less psychological and social support (RAPID, 2020).

Subsequently, the financial landscape for solo parent breadwinners is often characterized by a lack of financial security and limited access to resources (Stack, 2017). Many solo parents face income instability, relying on low-wage jobs or inconsistent work, making it difficult to meet basic needs and build financial stability (Reyes, 2021). Furthermore, the absence of a second income source can lead to increased financial responsibilities. Solo parent breadwinners often struggle to balance their work responsibilities with their childcare obligations, which leads them to limited opportunities for career advancement and higher-paying jobs (Reyes et al., 2021).

Thus, the financial challenges faced by solo-parent breadwinners are primarily driven by income instability, job insecurity, and the heavy burden of meeting household needs independently. Participants highlighted the struggle to provide for their children's education, maintain steady employment, and cover daily

expenses, all while managing caregiving responsibilities. The lack of support and limited job opportunities contribute to ongoing financial insecurity. These findings imply a need for more robust social and financial support systems tailored to the unique challenges of solo parents, such as flexible employment opportunities, childcare assistance, and targeted financial aid, to help alleviate the economic pressures they face.

Theme 2: Balancing Childcare and Financial Obligations

Balancing childcare and financial obligations is a significant challenge for solo parent breadwinners, as they must juggle the demands of raising children while also ensuring financial stability. The need to care for young children often limits their ability to pursue full-time employment or higher-paying jobs, creating a cycle of financial insecurity. The responsibility of being both the sole caregiver and breadwinner leads to difficult decisions, such as prioritizing childcare over job opportunities or working in lower-paying flexible roles. This balancing act also causes stress, as parents must constantly manage their time and resources to ensure their children's needs are met while keeping up with bills and daily expenses. The situation is further complicated when health issues arise, as participants indicated they often cannot afford to take time off work. Ultimately, this struggle to balance caregiving with financial responsibilities underscores the need for more supportive policies, such as affordable childcare services and flexible work arrangements, to alleviate the burden on solo parents.



Photo 2: Participant 4: Ensuring
Childcare and Well-being



Photo 1: P7: Meeting Financial
Dues Monthly

"As a solo parent, finding the right job is extremely challenging because I have to balance financial stability while caring for my children's well-being. I need a job that pays enough to cover our expenses, but it is tough to find one that lets me be there for my kids when they need me emotionally, physically, and for their education. Being the only breadwinner and caregiver means I have to make hard choices—working long hours to make ends meet often takes away from spending time with my children. Sometimes, I have had to settle for lower-paying, part-time jobs to stay flexible for my kids' needs." P4

"While my children's well-being always comes first, this often leaves me in a tight financial situation. I usually manage, but covering essentials like food, education, and healthcare is a constant struggle. Without a partner to help share the load, everything falls on me, making it even harder to maintain a job and proper childcare. Honestly, if there were more affordable childcare services, or if employers offered more flexibility, it would be so much easier to juggle everything and ensure my children are well taken care of while I work to support them." P7

The study signifies the persistent struggle of solo parent breadwinners in dealing with the delicate balance between financial stability and fulfilling their caregiving responsibilities. Participant 4's account brings to light the harsh reality that finding a job that pays enough to meet basic needs while offering the flexibility required to care for children is exceedingly difficult. Solo parents often find themselves in a position where they must sacrifice higher-paying, full-time roles in favor of part-time or lower-wage jobs that provide the flexibility to attend to their children's emotional, physical, and educational needs. This trade-off, however, directly impacts their financial stability, leaving many solo parents in a precarious position where even necessities such as food, education, and healthcare become challenging to afford.

Participant 7's experience further reinforces the unique pressures faced by solo parents. Without a partner to share the responsibilities, solo parents are solely responsible for providing for the family and ensuring their children's well-being. The lack of a shared financial burden worsens the situation, creating an overwhelming sense of responsibility that solo parents must manage by themselves.

Additionally, with limited access to affordable childcare services and few flexible employment options, solo parents face even greater hurdles in maintaining steady employment while ensuring their children receive proper care.

Relatively, the structural barriers make it difficult for solo parents to achieve both financial and caregiving stability. The absence of affordable, accessible childcare services compounds the issue, forcing solo parents into a continuous cycle of financial insecurity and caregiving strain. Similarly, rigid workplace environments that offer little to no flexibility place additional stress on solo parents, who are left to juggle unpredictable schedules and overwhelming caregiving duties without the support necessary to achieve balance.

In this vein, there is a need for more systemic support, such as expanded access to affordable childcare and family-friendly workplace policies that include flexible hours or remote work options. These measures ease the burden on solo parents, allowing them to manage their financial responsibilities while providing the level of care their children require. Ultimately, creating a more supportive infrastructure for solo parents would empower them to secure both financial stability and a nurturing environment for their children, reducing the difficult trade-offs they currently face.

The findings of the study corroborate pieces of literature signifying that solo parent breadwinners encounter various issues, including financial struggles as a primary concern among those in the Brunei-Muara district, including coping with a single income and the rising cost of living that contribute to their financial hardships (Affandy, 2023). The absence of adequate income, coupled with the escalating cost of living, a lack of financial support, insufficient emergency funds, and a dearth of long-term financial planning, serve as the driving factors prompting solo parent breadwinners to adjust their spending habits (Ramos et al., 2020). These issues represent the primary challenges faced by solo parent breadwinners today. Solo parents often find themselves financially stretched due to lower earning capacities resulting from insufficient training or education (Ramos & Tus, 2020).

Solo parent breadwinners shoulder the responsibilities of household chores, childcare, and sole breadwinning to ensure the economic stability of their families. Consequently, they face significant financial hurdles in managing household finances and securing long-term well-being (Hamid & Salleh, 2013), making them vulnerable to financial pressure compared to solo fathers (Kramer & Picklesimer, 2015). With the cost of raising a child surpassing half a million dollars, single mothers in Singapore experience substantial financial strain (Singlife, 2019).

The complex and ongoing challenges faced by solo parent breadwinners in balancing financial stability with their caregiving responsibilities are undeniable. The study emphasizes how the lack of access to well-paying, flexible jobs and affordable childcare services forces many solo parents to make difficult sacrifices, often compromising their financial security and their ability to provide adequate care for their children. These barriers, including rigid workplace structures and limited childcare options, perpetuate a cycle of financial and caregiving strain that leaves solo parents dealing with immense pressures with few resources. The implications of these findings point to the urgent need for systemic support, such as the expansion of affordable childcare services and the implementation of family-friendly workplace policies that offer flexibility. By addressing these structural challenges, society can alleviate the burden on solo parents, enabling them to achieve both financial stability and provide a nurturing environment for their children, ultimately empowering solo parents to overcome the trade-offs they currently face.

Theme 3: Difficulty in Managing Finances

The financial management strategies employed by solo parent breadwinners demonstrate their resilience in balancing income instability with caregiving responsibilities. A critical aspect of their approach is budgeting, which helps prioritize essential expenses like food, education, and healthcare while managing household costs. Solo parents often face the challenge of securing well-paying jobs that also offer flexibility for childcare, leading them to take lower-paying or part-time positions, which may exacerbate their financial strain. This trade-off

necessitates additional strategies such as frugality, saving, and exploring informal income opportunities like small businesses or side hustles.

While these short-term solutions can provide immediate relief, they are not always sustainable and can lead to burnout or financial instability over time. The reliance on external support, such as family or social networks, can offer temporary assistance, but it does not fully address the long-term financial challenges. Furthermore, maintaining an emergency fund and avoiding debt are crucial tactics to manage unexpected expenses, though these measures can only go so far in providing stability, given the unpredictable nature of solo parenthood. Ultimately, while solo parents employ resourceful coping strategies, the persistent challenges they face highlight the need for systemic changes, including better access to affordable childcare and family-friendly employment policies that accommodate caregiving roles.

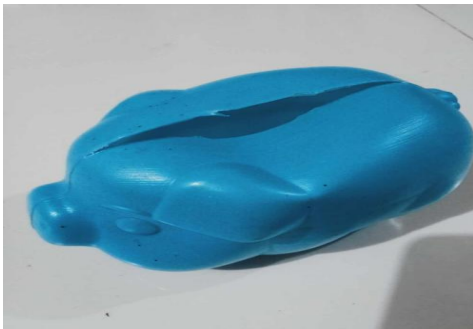


Photo 5: P5: Resource Allocation



Photo 3: P3: Seeing Silver lining Situations Amidst Difficulty

"Nothing much has changed because if there is enough extra money as income, we can save more and [things like] insurance, but since there is not, we are just sticking to our budget. P5

"When money runs out, the weight of responsibility becomes overwhelming, especially knowing that people are depending on me for their basic needs. The stress is not just financial—it is emotional and psychological, as I struggle with the constant pressure of not being able to provide for them, leaving me feeling helpless and drained." P3

"Managing finances has become increasingly difficult, especially when unexpected expenses arise or income is unpredictable. The constant pressure of balancing bills, payroll, and other obligations leaves me feeling

overwhelmed, and it is hard to plan for the future when resources are so limited." P7

"I always have feared that one setback could push everything into chaos, and it is exhausting trying to stay afloat while making sure everything continues to run smoothly. At times, the burden feels too heavy, and I start questioning whether I am managing it all well enough or if there is a better way to navigate these financial challenges." P8

The findings reveal that participants are experiencing persistent financial challenges, largely due to a lack of sufficient income, which has left many stuck in a state of financial stagnation. Participant P5 shared that "nothing much has changed" because there is not enough extra money to save or invest in essentials like insurance. This response highlights how the absence of financial flexibility prevents the ability to make long-term financial improvements, keeping participants confined to their budgets without room for growth. Without the extra income to cushion against uncertainties, many are left without the safety net of savings, further intensifying the strain of living paycheck to paycheck.

Emotional and psychological stress is another major concern, particularly when financial insecurity directly impacts participants' ability to provide for others. Participant P3 highlighted the overwhelming burden of responsibility, stating that "when money runs out, the weight of responsibility becomes overwhelming." The emotional toll of not being able to meet the basic needs of dependents is evident in their response, as they described feeling "helpless and drained." This suggests that financial challenges are not just about numbers but the intense psychological pressure that comes with being unable to fulfill key responsibilities, leaving participants in a state of constant worry and stress.

In Addition to emotional distress, Participant P7 expressed how the unpredictability of income and unexpected expenses has made managing finances increasingly difficult. They pointed out the overwhelming nature of trying to balance bills, payroll, and other financial obligations, especially when resources are limited. This has led to a sense of feeling "overwhelmed" and struggling to plan. Furthermore, Participant P8 expressed fear that "one setback could push everything

into chaos," showing a constant worry that any unexpected event could destabilize their already fragile financial situation. This fear of instability has left them questioning whether they are managing their finances well enough, further adding to the stress of navigating daily financial challenges.

The findings of the study are best supported by pieces of literature emphasizing that solo parent breadwinners shoulder the responsibilities of household chores, childcare, and sole breadwinning to ensure the economic stability of their families. Consequently, they face significant financial hurdles in managing household finances and securing long-term well-being (Hamid & Salleh, 2013), making them vulnerable to financial pressure compared to solo fathers (Kramer & Picklesimer, 2015). With the cost of raising a child surpassing half a million dollars, single mothers in Singapore experience substantial financial strain (Singlife, 2019).

In Penang, Malaysia, solo parents usually adhere to stricter budgeting practices and prioritize essential expenses to offset financial shortfalls. The high cost of childcare often forces solo parents to settle for lower-quality care due to their unstable incomes (Omar et al., 2018). Unstable income is the primary issue contributing to financial distress among solo parents. Consequently, they must secure sufficient employment to maintain a standard of living, accumulate savings, and effectively manage long-term finances (Omar et al., 2018).

In the Philippines, the estimated count of solo parents ranges from 14 to 15 million, with 95% being women (19th Congress, 2021). Mothers in these situations meticulously manage daily household expenses, family obligations, and employment responsibilities, deeply impacting their mental and psychological well-being (Dogra et al., 2022). According to the American Psychological Association (APA, 2019), the multitude of responsibilities, such as childcare, employment, bill payments, and household chores, can overwhelm single parents. Furthermore, families led by a single parent often encounter unique demands and challenges that differ from those of other family structures.

Generally, financial challenges are a significant source of stress and instability for the participants, with many expressing a sense of being trapped in a

cycle of financial stagnation due to insufficient income. The inability to save or invest in important financial protections, such as insurance, further exacerbates this situation, leaving participants with no safety net against unexpected expenses. Emotional and psychological stresses are prevalent among participants, particularly when financial insecurity impacts their ability to meet basic needs for themselves and their dependents. This stress is compounded by the unpredictability of income and unexpected financial demands, leading to a constant state of worry and fear of financial collapse.

It is imperative to provide the need for financial interventions that address not only the income gap but also the emotional and psychological burden of financial insecurity. Financial education programs that focus on budgeting, saving, and managing unpredictable expenses could provide participants with tools to better navigate their financial challenges. Additionally, policies or initiatives aimed at increasing financial stability—such as access to emergency savings accounts or affordable insurance options—may help alleviate some of the financial stress the participants experience. Finally, emotional support systems, such as counseling or financial wellness programs, should be considered to help participants cope with the psychological toll of financial instability. Addressing both the practical and emotional aspects of financial health could greatly enhance participants' well-being and provide them with a sense of security and control over their financial future.

Theme 4: Create a Budget Plan and Prioritize Essential Needs

Creating a budget plan and prioritizing essential needs are essential steps toward achieving financial stability, especially for individuals facing limited income. A structured budget ensures that resources are allocated efficiently, allowing for the prioritization of critical expenses like food, housing, healthcare, and utilities. This reduces the risk of missed payments and debt accumulation. A well-designed budget begins with assessing income and expenses, categorizing them into essential and non-essential needs. Essential expenses should always take precedence, while non-essential ones can be reduced or eliminated. Prioritizing

essential needs offers individuals control over their financial situation, reducing the stress of living paycheck to paycheck.

Additionally, setting aside small amounts for savings creates a financial buffer, helping to manage unexpected expenses and reducing overall anxiety. Over time, consistent budgeting can improve financial security and allow for long-term goals such as investing or saving for significant purchases. Ultimately, a clear budget plan and focus on essentials provide both short-term relief and long-term financial success.

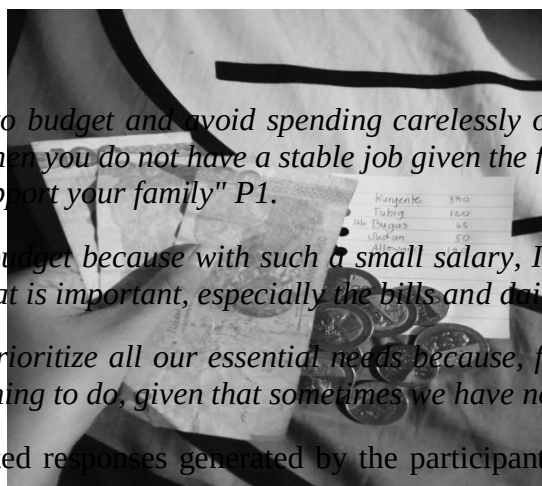
Photo 1: P1: Focus on survival

"You have to budget and avoid spending carelessly or make unnecessary spending when you do not have a stable job given the fact that it is not easy to solely support your family" P1.

"I have to budget because with such a small salary, I need to allocate my funds to what is important, especially the bills and daily expenses" P6.

"I always prioritize all our essential needs because, for me, it is the most important thing to do, given that sometimes we have nothing" P8.

The stipulated responses generated by the participants reveal that having unstable jobs and low income encouraged participants to prioritize their essential needs and emphasized the importance of budgeting in managing their limited



financial resources. Participant 1 shared how they carefully avoid unnecessary spending and focus solely on essentials, especially given the challenges of supporting a family without a stable job. This response highlights how participants focus on its essentials and avoid unnecessary expenses so that they can at least improve financial security. Budgeting helps the participants minimize unnecessary expenses and carefully allocate their finances accordingly.

Similarly, Participant 6 highlighted the importance of allocating resources to meet the most urgent expenses, like bills and daily necessities, given the small salary they receive. This act helps the participants improve their financial security as they know how to allocate their funds properly. Participant 8 emphasized that prioritizing essential needs is the most important thing to do to lessen financial struggles. These findings show that despite facing financial difficulties, solo parents have focused on what matters to them.

The findings of the study reveal that the practice of budgeting becomes not just a tool but a necessity for solo parents who face the dual pressures of earning an income and managing household responsibilities alone. The discipline of sticking to a budget helps solo parents minimize unnecessary financial burdens while ensuring that the most critical needs of their families are met. Budgeting also creates a sense of control over their financial situation, which is particularly important for those living paycheck to paycheck. Additionally, setting aside small amounts for savings, even in tight financial situations, helps solo parents manage unexpected expenses and avoid debt accumulation.

The findings of the study corroborate pieces of literature emphasizing that solo parent breadwinners employ strategies like budgeting to cope with the financial challenges they encounter. Having financial strategies would help solo parent breadwinners provide financial stability and security that could help meet family needs, financial plans, and emergency funds (Serman, 2021). Consequently, their financial activities may include budgeting, saving, and having an emergency fund (Alexander, 2021).

In this vein, solo parent breadwinners faced lots of financial struggles and adapted strategies that would help them cope with different challenges. Subsequently, Rees et al. (2023) highlighted that single parents employ a variety of coping strategies, including meticulous financial planning, seeking education and job opportunities, and building robust support networks. These strategies are essential in navigating the financial stress, time constraints, and emotional strain often associated with single parenthood. Additionally, solo parent breadwinners need an understanding of their situation. It is also important for companies and the government to play a role in supporting solo parents by implementing legislation that provides flexible work schedules and parental leave, creating job opportunities, increasing wages, and providing appropriate employment opportunities (Li et al., 2023).

The strategies employed by solo parent breadwinners are primarily driven by budgeting, seeking financial support, and having different kinds of sidelines. Participants highlighted that these strategies help them to prioritize what is important and what matters to them the most. Having a good budget plan helps participants to manage and balance their spending based on their available resources. These findings imply that due to limited income and job instability, solo parents need more financial support systems tailored to the underlying challenges that they have encountered. Also, it allows solo parents to lessen their expenses and practice having a budget plan that could help them prioritize essential needs and avoid unnecessary spending or expenses.

Lastly, creating and sticking to a budget plan is an indispensable strategy for solo parent breadwinners. By prioritizing essential needs and avoiding unnecessary expenses, solo parents can better manage their limited income, reduce financial stress, and gradually build a more secure financial future for themselves and their families. This disciplined approach allows solo parents to focus on both short-term survival and long-term goals, ensuring that they can navigate the complex financial challenges they face.

Theme 5: Seek for Family and External Support Systems

Seeking family and external support systems is a vital strategy for managing financial challenges, especially when resources are limited. Family members can often provide emotional and financial assistance during difficult times, whether through temporary monetary support, shared living arrangements, or pooling resources to reduce overall living expenses. Additionally, external support systems such as community programs, nonprofit organizations, or government assistance can offer financial aid, food assistance, healthcare services, and other resources to help alleviate immediate financial burdens. Tapping into these networks can provide a safety net during times of crisis, enabling individuals to better manage their financial responsibilities while also reducing stress and anxiety. Building strong support systems fosters a sense of community and resilience, helping individuals navigate financial hardship with greater stability and confidence. Furthermore, these support systems also offer access to educational resources, job placement services, and financial counseling, which can empower individuals to improve their long-term financial situation.



Photo 2: Participant 4: Seeking Resilience in Unity

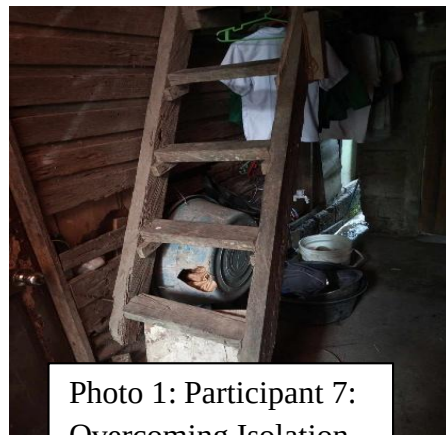


Photo 1: Participant 7: Overcoming Isolation

"Sometimes I ask for financial support from one of my children who already has a job, to my nephew, and to my neighbors. Also, sometimes the government gives financial assistance, but we cannot rely on it because it cannot sustain our financial needs" P4.

"If I struggle financially, I sometimes ask for help from my family. Since I have become a solo parent, I have never received financial support from any government agencies" P5.

"I ask for financial help through my relatives. Also, my child being a TES grantee helps us to sustain financial needs in school" P6.

"We ask for financial support from our relatives, and before 4ps, it was a very big help for us given that it could sustain our needs in terms of food and school allowances" (P7).

The findings of the study highlight the importance of seeking help from family members and external sources. Participant 4 shared how they often relied on their children, relatives, and even neighbors for financial help during tough times. Although government assistance was also mentioned, Participant 4 expressed that it was not always reliable or sufficient to cover all financial needs. Similarly, Participant 5 mentioned that their family was their main source of support, as they had not received any help from government agencies. Participant 6 further emphasized how their child's scholarship helps alleviate school expenses, showing that external aid, whether from family or educational support programs, can provide much-needed relief.

The experiences of these participants illustrate how vital external support systems are for solo parents, especially when their financial resources are not enough to cover their needs. Family, friends, and neighbors can offer both emotional and practical support, while government programs and community services provide financial assistance, healthcare, and even educational support. These support networks help solo parents manage the financial burden of raising children and, in some cases, allow them to pursue better-paying jobs or additional education. The ability to rely on others during difficult times fosters resilience and a sense of community, reducing the isolation that many solo parents experience.

In the Philippines, parents who raise their children by themselves, such as those widowed, separated, and solo parents, are acknowledged as having to deal with various obstacles, prompting the implementation of the Solo Parents Welfare Act, which is also referred to as the Republic Act No. 8972, by the government.

This legislation acknowledges the struggles encountered by those groups of individuals as it provides privileges through the Department of Social Welfare and Development (DSWD) to bolster their ability to raise their children. This legislation is then expanded to Republic Act No. 11861, known as the Expanded Solo Parents Welfare Act, which strengthens the support system, ensuring that these individuals are given adequate social protection and assistance.

As observed in the different findings from the previous study, solo parents' financial strategies are budgeting and seeking financial support from their families, relatives, friends, and even government agencies (Affandy, 2023). According to Duncan and Edwards (2021), families displayed significant influence in offering financial and emotional support during solo parents' financial distress. Despite these provisions, many solo parents still face significant financial challenges and must rely on informal networks of support to get by.

According to Legarde (2023), the Expanded Solo Parents Welfare Act has made significant contributions to improving the socio-economic conditions of single-parent households. It helps those individuals in terms of financial assistance, educational opportunities, and social services. Moreover, the Act has enhanced the well-being and resilience of single parents, empowering them to overcome challenges and cope with their responsibilities effectively. However, in certain areas, more attention is required to maximize the Act's potential impact (Legarde et al., 2023). This includes the need for improved coordination among government agencies, enhanced awareness of available support programs, and the development of targeted interventions to address specific challenges that are faced by solo parent breadwinners (Legarde, 2023).

Many solo parent breadwinners also seek support from family, friends, and even the government in terms of financial assistance and emotional support (Bresenio, 2023). Moreover, with the help of the Solo Parents Welfare Act, many individuals belonging to this community benefited in terms of financial assistance and livelihood, according to the Philippine e-Legal Forum (2020). However, despite

having this Act, more individuals are still in need, as the help they receive is not enough to sustain and provide for their daily needs (Legarde, 2023).

Seeking family and external support systems is a crucial survival strategy for solo parent breadwinners. These networks help solo parents to manage the financial, emotional, and practical challenges they face of being a solo parent. Whether through family assistance, community programs, or government aid, these support systems play a pivotal role in enabling solo parents to provide for their families and navigate the financial pressures they face. To better support solo-parent breadwinners, the government and communities must continue to strengthen the resources and programs available to them, ensuring that solo parents receive the assistance they need to achieve long-term financial stability.

Theme 6: Create A Passive Income to Save For Future Needs

Creating a passive income is a powerful way to build financial security and save for future needs, especially for those seeking long-term stability. Passive income allows individuals to earn money with minimal ongoing effort, providing an additional revenue stream that can help cover expenses and build savings over time. Examples of passive income include investing in stocks, rental properties, or starting a business that generates recurring income, such as an online course, affiliate marketing, or selling digital products. By establishing a reliable source of passive income, individuals can alleviate the pressure of living paycheck to paycheck, as they have extra funds to support their financial goals and emergencies. Furthermore, consistently saving and reinvesting passive income can compound over time, leading to significant wealth accumulation. Ultimately, creating passive income not only ensures a more secure financial future but also offers greater flexibility and peace of mind, allowing individuals to focus on long-term objectives like retirement, education, or major life purchases without the constant worry of financial instability.



"Of course, I want to be financially stable and sustain my children in their educational needs to finish their studies so that they will not experience the same hardships that we have been going through. That is why I always strive to work on different sidelines so that we can have more income" P8.

"I also do sideline to earn extra money so that I can have savings in case there are uncertainties that may happen" P6.

Developing passive income streams is a pivotal strategy for solo parent breadwinners who are striving to achieve long-term financial security amidst the challenges of balancing caregiving responsibilities and earning a livelihood. Time management emphasizes the importance of efficiently using time to create additional income alongside existing commitments. Passive income refers to revenue that requires minimal active management once established, providing a steady financial cushion without the constant effort of a traditional job. This could involve investments in rental properties, stock portfolios, or small-scale business ventures such as affiliate marketing, digital product sales, or online content creation. These additional income streams are crucial for alleviating the pressure of depending solely on unpredictable or insufficient primary employment, helping solo parents manage day-to-day expenses while also planning for future financial needs.

The findings of the study reveal that the participants underscored the significance of finding ways to supplement their income. Participant 8 spoke about their commitment to creating more income opportunities, particularly to ensure

their children's education and to shield them from experiencing the same financial hardships. Participant 6 similarly discussed how taking on additional work outside their main job helped build an emergency fund, which they could rely on during uncertain times. These examples highlight that solo parents are proactively exploring opportunities to generate passive income, not only to meet their immediate needs but also to save for the future.

The findings highlight the aim of solo parents, recognizing the value of diversifying their income sources as a means of providing better for their families while reducing financial strain. Creating passive income is especially powerful for solo parents because it allows them to gain more control over their finances. This income can ease the burden of living paycheck to paycheck, enabling them to allocate funds toward essential needs and to save for long-term goals like education or retirement. Additionally, passive income streams have the potential to grow over time, providing an ever-expanding financial safety net that can lead to greater financial independence.

The findings are supported by literature that says solo parents need to adopt diverse financial strategies to survive and thrive. Rees et al. (2023) revealed that single parents employ a variety of coping strategies, including meticulous financial planning, seeking education and job opportunities, and building robust support networks. These strategies are essential in navigating the financial stress, time constraints, and emotional strain often associated with single parenthood. Furthermore, passive income is particularly valuable in buffering against the uncertainties of sole parenthood, such as job loss, unexpected expenses, or medical emergencies, which can otherwise be devastating without a second household income to rely on. It is also important for companies and the government to play a role in supporting solo parents by implementing legislation that provides flexible work schedules and parental leave, creating job opportunities, increasing wages, and providing appropriate employment opportunities (Li et al., 2023). Additionally, financial literacy programs designed to teach the basics of investment and savings

could be beneficial in helping solo parents tap into passive income opportunities that may otherwise seem out of reach.

In conclusion, creating passive income is not just a supplementary measure for solo parents; it is a critical tool for securing both immediate financial stability and long-term security. By diversifying their income sources, solo parent breadwinners can reduce the financial stress that often accompanies sole responsibility for household expenses, gain greater flexibility in meeting their financial goals, and build a solid foundation for their family's future well-being. In this context, passive income stands out as an empowering and sustainable approach to navigating the financial challenges faced by solo parents.

SUMMARY, FINDINGS, CONCLUSIONS, AND RECOMMENDATIONS

Summary

Solo-parent breadwinners encounter struggles in providing for the needs of their families with limited resources and job instability. This study focused on exploring the challenges faced by solo parent breadwinners in terms of their financial needs, as well as their strategies and coping mechanisms with the challenges they encounter as the sole provider of the family. This study used a photovoice approach, involving 8 selected participants who are solo parent breadwinners. The participants utilized the photographs and storytelling (SHOWED) framework, developed by Wallerstein and Bernstein (1988) and adapted by Wang et Al. (1998), to express their struggles and experiences.

Findings

The following were the key findings of the study:

1. Solo-parent breadwinners encountered significant financial problems as they solely provided for their families financial needs. Among these struggles were job instability, limited income, and economic pressure.
2. To cope with these financial challenges, solo-parent breadwinners actively sought support and employed various strategies to navigate their difficulties. These strategies were budgeting, seeking financial support systems, and having a sideline job for additional income.

Conclusions

Based on the findings, the following conclusions are made:

1. The financial challenges encountered by solo parent breadwinners have significantly contributed to their emotional instability, leading to feelings of pressure, sadness, stress, and hardship. Additionally, the struggles caused by inadequate resources and job instability to sustain their family's

needs create obstacles in achieving their dream for their family and leave them uncertain about how they can get finances for their everyday needs.

2. Despite facing significant financial challenges, Solo parent breadwinners proactively seek support for their financial needs, acknowledging the importance of assistance following a lack of opportunities. This group of individuals also exhibit resilience as they employ diverse coping mechanisms to navigate all those challenges, such as seeking financial support, prioritizing essential needs, budgeting, doing different jobs, and accepting sidelines to gain additional income for their families.

Recommendations

Based on the findings and conclusions, the following recommendations are made:

1. To improve financial well-being, the Department of Social Welfare and Development may offer financial literacy programs and individualized counseling for solo parents, covering budgeting, saving, debt management, and investing.
2. The Local Government Unit of Ozamiz City may increase childcare subsidies and develop affordable and accessible community-based childcare centers to help solo parents balance work and childcare.
3. To strengthen support systems, the Local Government Unit of Ozamiz City and the Department of Social Welfare and Development (DSWD) may ensure effective implementation and adequate funding for government assistance programs like the Expanded Solo Parents Welfare Act. They may also encourage collaboration between agencies, nonprofits, and community groups.
4. Educational institutions and future researchers may extend the study in different contexts or with diverse populations to validate the findings and broaden the understanding of solo parent breadwinners' experiences and coping mechanisms.

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Appendix A

Interview Guide Questions

1. Subject: (Identifying the Participants' Background)
 1. Can you describe your experience as a solo parent breadwinner?
 2. How long have you been in this role, and what led you to this situation?
2. How: (Financial Challenges)
 1. What specific financial challenges do you encounter as a solo parent breadwinner?
 2. Can you describe any significant obstacles or pressures related to managing finances alone?
3. Object: (Financial Strategies)
 1. What strategies or approaches have you adopted to cope with these financial challenges?
 2. Could you share examples of financial decisions or actions you have taken to support your family?
4. Where: (Support Systems)
 1. Where do you typically seek support or guidance regarding financial matters?
 2. Are there specific community resources/services that have been particularly helpful to you?
5. When: (Timeframe and Impact)
 1. Over what period have you been implementing these financial strategies?
 2. How have these strategies evolved or changed over time?
6. Evaluation: (Reflection and Learning)
 1. How effective do you consider your financial strategies to be in addressing your challenges?
 2. What have been the outcomes/results of these strategies in your financial stability?
7. Deliver: (Sharing Insights)
 1. Would you be willing to share any lessons/insights you have gained from managing finances as a solo parent breadwinner?
 2. What advice would you offer to other solo parents facing similar financial situations?

Additional Probing Questions: (EMOTIONAL IMPACT)

1. How do these financial challenges and strategies affect your overall well-being and that of your family?
2. Future Plans: What are your aspirations or goals concerning financial stability and family support in the future?

Appendix B



MISAMIS UNIVERSITY
Ozamiz City
College of Business and Management



INFORMED CONSENT FORM (PORMA SA NASABTAN NGA PAGTUGOT)

Researcher/Investigator (Nagtuon)

Name (Ngalan): Honey Mae Clapano, Alma Fe Aligato, Prince Jeric Artajo

Course: Bachelor of Science in Business Administration

College: Business and Management

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Thesis Title: **EXPLORING FINANCIAL CHALLENGES AND STRATEGIES AMONG SOLO PARENT BREADWINNERS**

PART I. INFORMATION SHEET	
Introduction (Pasiuna)	Good day! I am Honey Mae Clapano, the principal researcher of the study entitled “Exploring Financial Challenges and Strategies among Solo Parent Breadwinners”. I am an undergraduate student under the program Bachelor of Science in Business Administration at Misamis University in Ozamiz City. I am to conduct the research with solo parent breadwinners as respondents. In this vein, I am respectfully seeking your voluntary participation, being qualified to give your informed consent to take part in this study. Before you decide whether to participate or not in this study, please read the succeeding information about the study and feel free to ask questions anytime should there be anything you do not understand or want to clarify. If you agree to answer the interview, you will be asked to affix your name and signature on this form for which you will be given a copy. <i>(Maayong adlaw! Ako si Prince Jeric Artajo, ang nagpahigayon sa pagtuon kabahin sa “Exploring Financial Challenges and Strategies among Solo Parent Breadwinners” Ako usa ka estudyante sa Bachelor of Science in Business Administration Major in Financial Management sa Misamis University, Ozamis City. Ako nagapili kanimo nga usa ka solo parent breadwinner isip participante nga maoy mutubag sa gikinahanglang</i>

	<i>impormasyon niining gihimong pagtuon. Ako matinahurong naghangyo sa inyong bulontaryo nga pag-apil niini nga pagtuon. Gikinahanglan nga ikaw naa sa saktong edad ug naay kakayahan nga mohatag sa pagtugot aron makaapil niini nga pagtuon. Sa dili pa ka mohukom sa pag-tubag sa questionnaires, palihug sa pagbasa sa mga impormasyon sa ubos ug gawasnon ka nga makapangutana kon adunay wala nimo nasabtan o gusto nimong iklaro. Kung motugot ka sa pagahimoon nga interview, papirmahon ka niini nga porma ug tagaan usab ka ug imong kaugalingong kopya.</i>
Purpose (Katuyoan)	The purpose of this study is to explore the financial challenges and strategies among solo parent breadwinners in Ozamis City. This research study can help equip the policy makers, government agencies, and support structures catering to solo parent breadwinners, providing valuable insights into their specific needs. <i>(Ang katuyuan niini nga pagtuon mao ang pagtukoy sa mga financial challenges and strategies ng mga solo parent breadwinners sa Ozamiz City). Kini nga pagtuon maka hatag ug dugang nga kaalam sa mga tigpamuno, gobyerno, at taga suporta ng mga solo parent breadwinners, sa pagbigay ng mahalagang ideya sa kanilang mga pangangailangan.</i>
Type of Research Intervention (Matang sa Interbensyon sa Pagtuon)	This study will be conducted through the researcher-made questionnaires. The gathering of data will be conducted in person. <i>(Kining pagtuon pagabuhaton pinaagi sa questionnaires nga binuhat sa nagtuon (researcher). Personal ang pagkuha sa datos.)</i>
Selection of Participants (Pagpili sa mga Partisipant)	The selection is based on the following inclusion criteria: they must be solo-parent who is the primary breadwinners for their households who live in Ozamiz City; they must be willing to actively engage in the study by sharing their personal experiences transparently and honestly; they have an informed consent to participate in the study. In which it will be selected through a snowball sampling technique. <i>(Ang mga partisipante niini nga pagtuon mao ang indibidwal nga naga-angkon sa mosunod: ito ay solo parent na siyang breadwinners sa kanilang pamilya na nakatira sa Ozamiz City. diin ikaw usa sa mga pinili pinaagi sa snowball sampling.)</i>

Voluntary Participation <i>(Boluntaryo nga Partisipasyon)</i>	Your participation has to be voluntary and will not affect your situation or status in any way, including your relationship with the researcher. You are free to decide if you will take part or not. If you decide to participate, you are free not to answer any questions that you do not prefer to answer. <i>(Boluntaryo ang imong pag-apil ug kini dili makaapekto sa imong sitwasyon o estado apil na imong relasyon sa nagtuon. Gawasnon ka nga modesisyon kung kung moapil ka niini nga pagtoon o dili. Kung mo-desisyon ka nga moapil, gawasnon ka nga dili motubag sa bisan asa nga pangutana nga dili nimo gusto nga tubagon.)</i>
Procedure <i>(Pamaagi)</i>	The distribution and retrieval of the questionnaires will be done in your area, and the researcher will personally distribute and retrieve the research instruments. To ensure your understanding of the statements indicated in the questionnaires, the statements will be translated into the Bisayan language. In case you will have questions, such will be answered fully. The respondents will be given ample time to answer the questions. The researcher will get your responses for data analysis and interpretation. The information and data provided by you as a respondent will be utilized for this study alone and will be treated with the utmost confidentiality. <i>(Ang pag-apod-apod sa questionnaires pagabuhaton sa imong lugar, ug ang nagtuon ang personal nga mohatag ug mokuha pagbalik sa mga instrumento sa pagtuon. Aron masiguro ang imong pagsabot sa mga pahayag sa questionnaires, ang mga pahayag kay hubaron sa Binisaya nga pinulungan. Kung ugaling adunay kay mga pangutana, tubagon kini sa hingpit).</i> <i>(Ang mga respondente pagahatagan og igong panahon sa pagtubag sa mga pangutana. Ang nagtuon mokuha sa mga tubag sa mga respondente para sa pag-analisa sa datos ug para sa interpretasyon. Ang mga impormasyon ug datos nga makuha gikan kanimo isip respondente gamiton lamang niining pagtuon ug hatagan og tumang pag-ampingan aron dili mabutyag.)</i>
Duration <i>(Gidugayon)</i>	Answering the questionnaires will last for 10 to 15 minutes. <i>(Ang pagtubag sa questionnaires mo kabat sa 10 ngadto sa 15 minutos).</i>
Risks and Discomforts <i>(Risgo ug Kahasol)</i>	The respondents will be protected from physical, social, or economic risks. In case the items in the questionnaires are too personal and make you feel uncomfortable, you may decline to answer any or all questions and may terminate your involvement at any time you choose. <i>(Ang mga partisipante ginaprotektahan sa pisikal, sosyal o ekonomikanhong risgo. Kung pananglitan adunay mga pangutana nga personal ra kaayo o kung dili ka komportable, mamahimong dili ka motubag</i>

	<i>o mobalibad sa pagtubag sa bisan asa o sa tanang mga pangutana ug moatras sa pag-apil sa bisan unsang panahon nga imong gusto.)</i>
Benefits (Kaayohan)	This study is beneficial to you because the researcher may be able to provide an understanding of the relationship between your financial challenges and strategies you employed. Thus, your responses shall be highly valued being deemed important in your community. <i>(Kini nga pagtuon makapahimo kanimo paghatag og katin-awan o pagpasabot kabahin sa imung financial challenges and strategies na imung gibuhat. Ang imong mga tubag hatagan og dakong bili nga giisip nga importante sa pagtuon ug pagsabut sa mga solo parent).</i>
Reimburse ments (Hulip nga bayad)	There will be no monetary expenses or costs on your part as a respondent, nor any monetary compensation for your participation in this study. However, a small token of appreciation in the form of a light snack may be provided during the gathering of the research data. <i>(Wala kay magasto sa imong pag-apil niini nga pagtuon ug dili usab ka bayaran ug kwarta sa imong pag-apil niini nga pagtuon. Apan adunay ginagmay nga pameryenda nga pwede mahatag sa panahon sa pagkuha sa mga datos).</i>
Confidential ity of Data (Pag-amping sa Datos)	Only the researcher will have access to the information and responses of the participants. The personal identifying information of the participants will only be used for research analysis and will be treated with the utmost confidentiality. During the study, all data will be kept in a locked, secure filing cabinet, which will be discarded 6 months after the publication of the results. <i>(Ang nagtuon lamang ang makakita sa mga impormasyon ug tubag sa mga respondente. Ang mga datos nga makuha i-analisa ug hatagan og tumang pag-amping aron dili ibutyag. Sa panahon sa pagtuon, ipahimutang sa usa ka selyadong aparador ang tanang datos nga pagagub-on human sa 6 kabulan gikan sa pag-publisa sa resulta.)</i>
Sharing of Findings (Pagpaambit sa Nakaplagan)	The results of this study will be presented during the thesis final defense of the researcher. Also, the research findings may be shared through publications and conferences with the assurance that the identities of the respondents will remain confidential. A printed copy of the completed study will be provided to the participants. <i>(Ang mga resulta niini nga pagtuon ipresenta sa panahon sa final defense sa thesis sa nagtuon. Ang mga nakaplagan sa pagtuon posible nga ipaambit pinaagi sa mga publications ug conferences nga adunay kapanigurohan nga dili mabutyag ang pagkatawo sa mga partisipante.</i>

	<i>Pagahatagan og isa ka giimprinta nga kopya sa kumpleto nga pagtuon ang mga partisipante.)</i>
Rights to Refuse or Withdraw <i>(Katungod sa Pagpalibab ad o Pag-undang)</i>	You are free to withdraw or terminate participation at any stage of the study, without the need to give any reason. You will not be penalized in case of termination of participation. <i>(Gawasnon ka nga moatras or moundang sa pag-apil sa bisan asa nga punto sa pagtuon nga dili na magkinahanglan pa ug rason. Dili ka ipamulta sa pag-atras o pag-undang.)</i>
Who to Contact <i>(Kinsa ang Kontakon)</i>	Should there be any queries as a respondent, you can contact the researcher through the following details: <i>(Kung adunay mga pangutana, mahimo nga mokontak pinaagi aning mga detalye:)</i> Name of the Researcher (Ngalan sa Nagtuon): Honey Mae Clapano Cellphone Number/s: 09355276826 e-mail add: haneyclaps@gmail.com STATEMENT BY THE RESEARCHER (PAGPADAYAG SA NAGTUON) I will read the Information sheet to the potential respondent. With the best of my ability, I make sure that the respondent will understand the statements of the questionnaires. <i>(Akong pagabasahon ang mga nasulat niining Information Sheet ngadto sa potensyal nga respondent. Kutob sa akong mahimo siguroon nako nga masabtan sa respondent ang mga pahayag sa questionnaires.)</i> I can assure that the participant will be given an opportunity to ask questions about the study, and all the questions raised will be answered fully. I can likewise assure that the participant will not be coerced into giving consent that must be free and voluntary. <i>(Gisiguro ko nga ang partisipante mahatagan og panahon sa pagpangutana kabahin niining pagtuon og ang tanang pangutana nga iyang gihatag matubag sa hingpit. Siguroon ko usab ang maong partisipante dili</i>

	<i>mapugos sa paghatag sa pagtugot nga kinahanglan nga gawasnon og boluntaryo.)</i> A copy of this Informed Consent Form will be provided to the participant. <i>(Ang kopya sa niining Informed Consent Form ihatag ngadto sa respondent.)</i> Print Name of Researcher (Ngalan sa Nagtuon): <u>HONEY MAE CLAPANO, ALMA FE ALIGATO, PRINCE JERIC ARTAJO</u>
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PART II. CERTIFICATE OF CONSENT	
This research entitled “Exploring Financial Challenges and Strategies among Solo Parent Breadwinners” by Honey Mae Clapano, Alma Fe Aligato, and Prince Jeric Artajo, with the aim of gathering information and data pertaining to the financial challenges faced by solo parent breadwinners and the strategies they employed is clearly stated. Since the study involves solo parent breadwinners, I am chosen as one of the participants. <i>(Kini nga pagtuon gititulohan, “Exploring Financial Challenges and Strategies among Solo Parent Breadwinners ”ni Honey Mae Clapano, Alma Fe Aligato, at Prince Jeric Artajo, nga adunay tumong sa pagkuha og impormasyon ug datos kabahin sa financial challenges ug strategies sa mga solo parent breadwinners, gipresenta ug gipasabot og klaro kanako. Tungod kay ang pagtuon kay kabahin sa mga solo parent breadwinners, ako napilian isip usa sa mga partisipante.)</i> I have read the foregoing Informed Consent Form, or it has been read to me. I had the opportunity to ask questions, which were subsequently answered fully. I consent voluntarily to be a participant of this study. <i>(Akong nabasa ang nauna nga Informed Consent Form, o gibasa kini kanako. Natagaan ako og higayon nga makapangutana nga natubag sa hingpit. Ako mosugot nga boluntaryo nga mahimong participant sa niining pagtuon.)</i> Print Name of Participant (Ngalan sa Partisipante): _____ Signature of Participant (Pirma sa Partisipante): _____ Date: [MM/DD/YYYY] _____	

If Illiterate (Kung dili makasulat ug makabasa)

If the respondent is illiterate, a witness who is literate will sign. The respondent will choose him/ her and who is without connection with the researcher or the research group to attest to this undertaking. The respondent will affix his thumbprint.

[Kung ang participant kay dili makabasa o makasulat, mopirma ang usa ka makabasa ug makasulat nga testigo. Ang respondent ang mopili kaniya nga walay koneksyon sa nagtuon o sa iyang grupo para mopamatuod sa gimbuhaton. Ang respondent mobutang sa iyang tamla (thumb print)].

Name and Signature of the Witness
(Ngalan ug Pirma sa Testigo)

Thumb mark

Appendix C

APPROVED LETTER OF CONSENT

July 12, 2024

MARILEN OMANJAN

Dear Sir/Madam:

Greetings!

We are the students in the Bachelor of Science in Business Administration program **MISS. ALMA FE ALIGATO; MISS. HONEY MAE CLAPANO; and MR. PRINCE JERIC ARTAJAO** at Misamis University in Ozamiz City. We are pursuing our thesis entitled **"EXPLORING FINANCIAL CHALLENGES AND STRATEGIES AMONG SOLO PARENT BREADWINNERS."** The study was approved by the Thesis Committee last May 9, 2024.

In this vein, we would like to ask for permission for the conduct of the study at Ozamiz City, Misamis Occidental Philippines. The study aims to explore the financial challenges and strategies among solo parent breadwinners. The target respondents will be solo parents, selected through purposive sampling. An Interview Guide will be used in gathering the data. Be assured that ethical considerations will be duly observed in the conduct of the study and that the data to be gathered will be used solely for research purpose.

We earnestly hope for your approval of this request.

Truly,


ALMA FE ALIGATO


HONEY MAE CLAPANO


PRINCE JERIC ARTAJAO

Noted:


EFREN J. BARILLO, CPA, DMA
Dean, College of Business and Management
Approved:



(designation)

July 12, 2024

FERLA TUMATA

Dear Sir/Madam:

Greetings!

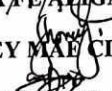
We are the students in the Bachelor of Science in Business Administration program **MISS. ALMA FE ALIGATO; MISS. HONEY MAE CLAPANO; and MR. PRINCE JERIC ARTAJO** at Misamis University in Ozamiz City. We are pursuing our thesis entitled **"EXPLORING FINANCIAL CHALLENGES AND STRATEGIES AMONG SOLO PARENT BREADWINNERS."** The study was approved by the Thesis Committee last May 9, 2024.

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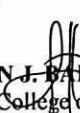
Truly,


ALMA FE ALIGATO

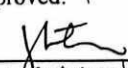

HONEY MAE CLAPANO


PRINCE JERIC ARTAJO

Noted:


EFREN J. BARILLO, CPA, DMA
Dean, College of Business and Management

Approved:


PSA CARMEN ANNEX (designation)

July 12, 2024

PATRICIA DELA VERA

Dear Sir/Madam:

Greetings!

We are the students in the Bachelor of Science in Business Administration program **MISS. ALMA FE ALIGATO; MISS. HONEY MAE CLAPANO; and MR. PRINCE JERIC ARTAJÓ** at Misamis University in Ozamiz City. We are pursuing our thesis entitled **"EXPLORING FINANCIAL CHALLENGES AND STRATEGIES AMONG SOLO PARENT BREADWINNERS."** The study was approved by the Thesis Committee last May 9, 2024.

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Truly,


ALMA FE ALIGATO

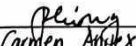

HONEY MAE CLAPANO


PRINCE JERIC ARTAJÓ

Noted:


EFREN J. BARILLO, CPA, DMA
Dean, College of Business and Management

Approved:


PSA Carmen Ardux (designation)

July 12, 2024

ANALO EUMBARRA

Dear Sir/Madam:

Greetings!

We are the students in the Bachelor of Science in Business Administration program **MISS. ALMA FE ALIGATO; MISS. HONEY MAE CLAPANO; and MR. PRINCE JERIC ARTAJÓ** at Misamis University in Ozamiz City. We are pursuing our thesis entitled **"EXPLORING FINANCIAL CHALLENGES AND STRATEGIES AMONG SOLO PARENT BREADWINNERS."** The study was approved by the Thesis Committee last May 9, 2024.

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Truly,


ALMA FE ALIGATO


HONEY MAE CLAPANO


PRINCE JERIC ARTAJÓ

Noted:


EFREN J. BARILLO, CPA, DMA
Dean, College of Business and Management

Approved:


PSA Carmen Anna Oz (designation)

July 12, 2024

BILHA GERMIN

Dear Sir/Madam:

Greetings!

We are the students in the Bachelor of Science in Business Administration program **MISS. ALMA FE ALIGATO; MISS. HONEY MAE CLAPANO; and MR. PRINCE JERIC ARTAJO** at Misamis University in Ozamiz City. We are pursuing our thesis entitled **"EXPLORING FINANCIAL CHALLENGES AND STRATEGIES AMONG SOLO PARENT BREADWINNERS."** The study was approved by the Thesis Committee last May 9, 2024.

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Truly,


ALMA FE ALIGATO

HONEY MAE CLAPANO

PRINCE JERIC ARTAJO

Noted:


EFREN J. BARILLO, CPA, DMA
Dean, College of Business and Management
Approved:


PS-A Carmen Annex (designation)

July 12, 2024

ANDY MAGHANOY

Dear Sir/Madam:

Greetings!

We are the students in the Bachelor of Science in Business Administration program **MISS. ALMA FE ALIGATO; MISS. HONEY MAE CLAPANO; and MR. PRINCE JERIC ARTAJAO** at Misamis University in Ozamiz City. We are pursuing our thesis entitled **"EXPLORING FINANCIAL CHALLENGES AND STRATEGIES AMONG SOLO PARENT BREADWINNERS."** The study was approved by the Thesis Committee last May 9, 2024.

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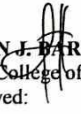
Truly,


ALMA FE ALIGATO


HONEY MAE CLAPANO


PRINCE JERIC ARTAJAO

Noted:


EFREN J. BARILLO, CPA, DMA
Dean, College of Business and Management

Approved:


CARMEN DHHY P.C.A. (designation)

July 12, 2024

RUDILLA C. UROT

Dear Sir/Madam:

Greetings!

We are the students in the Bachelor of Science in Business Administration program **MISS. ALMA FE ALIGATO; MISS. HONEY MAE CLAPANO; and MR. PRINCE JERIC ARTAJÓ** at Misamis University in Ozamiz City. We are pursuing our thesis entitled **"EXPLORING FINANCIAL CHALLENGES AND STRATEGIES AMONG SOLO PARENT BREADWINNERS."** The study was approved by the Thesis Committee last May 9, 2024.

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We earnestly hope for your approval of this request.

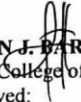
Truly,


ALMA FE ALIGATO


HONEY MAE CLAPANO


PRINCE JERIC ARTAJÓ

Noted:


EFREN J. BARILLO, CPA, DMA
Dean, College of Business and Management

Approved:

PSA CARMEN ANNEX
OZAMIZ CITY (designation)

July 12, 2024

JESSE CARILLOS

Dear Sir/Madam:

Greetings!

We are the students in the Bachelor of Science in Business Administration program **MISS. ALMA FE ALIGATO; MISS. HONEY MAE CLAPANO; and MR. PRINCE JERIC ARTAJÓ** at Misamis University in Ozamiz City. We are pursuing our thesis entitled **"EXPLORING FINANCIAL CHALLENGES AND STRATEGIES AMONG SOLO PARENT BREADWINNERS."** The study was approved by the Thesis Committee last May 9, 2024.

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ALMA FE ALIGATO

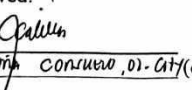

HONEY MAE CLAPANO


PRINCE JERIC ARTAJÓ

Noted:


EFREN J. BARILLO, CPA, DMA
Dean, College of Business and Management

Approved:


P-1 Dean CONRUBO, D. AT (designation)

Appendix D

TRANSCRIPT OF INTERVIEWS

Participant 1:



Subject: (Identifying the Participants' Background)

1. Can you describe your experience as a solo parent breadwinner?
 - Ah... ah... as a solo parent lisud jud kaayo mo handle ug.. ug... mga bata nga kuan kanang wala jud kay partner.

(Ah... ah... as a solo parent, it's really very difficult to handle... children, you know, without a partner.)

2. How long have you been in this role, and what led you to this situation?
 - Kuan na... kuan na gyod mga... mga 10 years na kay nagbulag mi sa akung partner.

(It's been... it's been about 10 years now since I separated from my partner.)

How: (Financial Challenges)

1. What specific financial challenges do you encounter as a solo parent breadwinner?
 - As a solo... as a solo parent lisud jud kaayo sa mga financial labi na sa mga need sa mga bata na wala joy motabang nimo dayon as ... labi na jud sa ilahang education lisud jud kaayo ihandle ilabinag walay sakto nga partner para sa pagpa educate sa ilaha.

(As a single parent, it's really very difficult financially, especially when it comes to the needs of the children, and there's no one to help you immediately, especially with their education. It's really hard to manage, especially without a proper partner to help educate them.)

2. Can you describe any significant obstacles or pressures related to managing finances alone?

- Ah... usahay maka stress jud siya ilabina ug magdungan ang mga bayronon ug kailangan sa pang adlaw-adlaw nga gastoon kay syempre ako ra poy nangita sa dpamilya.

(Ah... sometimes it's really stressful, especially when bills and daily expenses pile up, because of course, I'm the only one working for the family.)

Object: (Financial Strategies)

1. What strategies or approaches have you adopted to cope with these financial challenges?

- Oh... kuan kanang... kuan jud kanang budget jud dayon nay mga ginagmay nga mohatag sa family. So ginakuan jud, gi budget gyod nga dli gyod easy nga mag gasto-gasto nga kanang wala god kay stable gyod pud nga kanang trabaho.

(Oh... it's like that... you really have to budget and give a little allowance to the family. So, it's really budgeted, and it's not easy to spend carelessly when you don't have a stable job.)

2. Could you share examples of financial decisions or actions you have taken to support your family?

- Kanang aside sa akung trabaho, nag sideline-sideline ko para maynalang nay additional ma kwaan ug panggasto namo sa pang adlaw-adlaw.

(Aside from my regular job, I do side hustles so I can have additional income for our daily expenses.)

Where: (Support Systems)

1. Where do you typically seek support or guidance regarding financial matters?

- Sa akua, nag work ko dayon sa mga kuan pud naku family's especially sa akuang mga brother ug sister. Mga nitabang pud naku financially para sa akung anak.

(For me, I also work with my family, especially my brothers and sisters. They also helped me financially for my child.)

2. Are there specific community resources/services that have been particularly helpful to you?

- Sa... sa pagka karun naa namay mga program ang government para sa mga solo parent pero sa akua murag wala pa jud ko naka... naka avail sa mga kanang mga financial nga gikan sa government.

(Nowadays, there are government programs for solo parents, but I haven't been able to avail of any of those financial assistance from the government.)

When: (Timeframe and Impact)

1. Over what period have you been implementing these financial strategies?
 - Ah... mga kuan na jud since nagkaroon... nagka baby ko nga walay walay partner.

(Ah... it's been like that since I had a baby without a partner.)

2. How have these strategies evolved or changed over time?

- Sa akua nga wala man jd poy, dili man jud pud stable kaayo financially, nag dependi lang jud pud akung strategy sa unxa amuang panginanghanglanon anang panahona pero nakatabang baya gyod pud ni sa akua... sa amua.

(Since I don't have a stable financial situation, my strategy really depends on what our immediate needs are at that time. But it has helped me and my family a lot.)

Evaluation: (Reflection and Learning)

1. How effective do you consider your financial strategies to be in addressing your challenges?

- Ah... kuan lang... kuan ra jud siya kanang kuan lang gyud manage ah... manage lang gyod nimo imuhang financial nga kuan kung naa man kay extra I save gyod kay para sa kuan na pud next nga mga kuan next nga mga gamitonon.

(Yeah, it's just about managing your finances. If you have extra, you really need to save it for your next expenses.)

2. What have been the outcomes/results of these strategies in your financial stability?

- Kani nga strategy samot ang pag budget naka tabang jud kaayo sa akua ug dako if naay lain pang mga kinahanglan naa ra pud mi makuot kung wala pay sweldo, naa ra koy magamit kung naay kalit nga mga bayronon or mga kanang gastoon.

(This budgeting strategy has helped me a lot. Even if there are other unexpected expenses, I can still manage if I haven't received my salary yet. I have something to use for sudden bills or expenses.)

Deliver: (Sharing Insights)

1. Would you be willing to share any lessons/insights you have gained from managing finances as a solo parent breadwinner?
 - Para sa akua dili jud lalim nga kanang wala kay partner ilabina sa pagpa dako sa mga anak kay syempre daghan jud pud ug mga gastoon pero ahh.. base sa akung kaagi kung kabalo lang gyod ka maningkamot makaya raman ug kanang kuan pud dili lang jud pud mag patakag gasto kung naay kwarta kay wala man ta kabalo sa panahon... sa mga mahitabo maong maayo jud pud magtigom.

(It's really not easy being a single parent, especially when raising children because there are so many expenses. But based on my experience, as long as you're willing to work hard, you can manage. And it's also important not to spend recklessly when you have money because you don't know what might happen in the future. So, it's good to save.)

2. What advice would you offer to other solo parents facing similar financial situations?
 - Ah... as a solo parent dili man jud natu malikayan, wala man jud ta nag nag pili ang ing ani nga sitwasyon. Depend man sa unxa ang atuang na ahh na situation ma solo man or dili as a parent responsibilidad jud natu ang atuang mga anak bisan pag wala tay partner, maningkamot jud ta para sa atuang mga anak. So, ma naay partner or wala as a parent, labi na jud sa mga solo parent na kuan lang gyod, Go lang gyod.

(As a solo parent, we can't avoid this situation. We didn't choose to be in this position. It depends on our circumstances, whether we become single parents or not. As parents, it's our responsibility to take care of our children, even if we don't have a partner. We have to work hard for our children. So, whether you have a partner or not, as a parent, especially single parents, we just have to keep going.)

Additional Probing Questions: (EMOTIONAL IMPACT)

1. How do these financial challenges and strategies affect your overall well-being and that of your family?
 -
2. Future Plans: What are your aspirations or goals concerning financial stability and family support in the future?

- As a solo parent, bisan ug lisud ang financial... financial kuan naku as a solo parent pero hope and pray gyod nga makapahuman gyod ko sa akung anak bisan pa ug ako lang isa ang magkuan ug sa help pud sa akuang mga family especially sa akuang mga brothers and sisters.

(As a single parent, it's financially challenging for me, but I hope and pray that I can finish my child's studies even if I'm the only one working on it, with the help of my family, especially my brothers and sisters.)

Participant 2:



1. Subject: (Identifying the Participants' Background)

1. Can you describe your experience as a solo parent breadwinner?
 - Na... di jud kuan... di gyod lalim kay kanang pareha karun na wala koy trabaho dayon wala koy bana na nanginabuhi para sa akung duha ka anak ... so kuan jud to to ... kuan jud kaning todo paningkamot kung asa maka kuan ani maka pangita ug pamaagi para maka survive sa pang adlaw-adlaw ana... oh... sideline-sideline nalang judkung kuan naay mga mokuha ana... naa mga kung asa lang nga mga pamaagi nga maka kwarta... oh .. ana...

(It's really tough, especially now that I'm unemployed and without a husband to support my two children. So, I really have to work hard to find ways to survive day-to-day. I've resorted to doing side hustles, taking any opportunity to earn money.)

2. How long have you been in this role, and what led you to this situation?

- 3 years since 2021... 3 years na since 2021

(It's been 3 years since 2021.)

2. How: (Financial Challenges)

1. What specific financial challenges do you encounter as a solo parent breadwinner?
 - kanang walay saktong trabaho jud kay wala man kay ma kwaan source of income na maoy kwaan sa inyung mga gastoon.
(Without a stable job, there's no reliable source of income to cover your expenses.)

2. Can you describe any significant obstacles or pressures related to managing finances alone?
 - nah lisud lage kay sa pagka karun wala gud koy trabaho dayon wala koy trabaho so ma kuan ko kinahanglan ko mang apply... ay ex abroad man noon ko so kinahanglan ko mobalik ug pang apply para maka provide ko sa mga panginanghanglanon sa akung mga anak... makabuhi ko .. ma .. ma.. buhi naku sila pero at the same time lisud kay nganu walay mo .. mo... walay mo salig sa akung anak. Kay akung anak gagmay paman gud (duha ka anak 14 ug 6 years old) kinahanglan pa jud na sila ug guidance unya lisud ug biyaan naku dayon sila ra diari, silang duha maong lisud jud kaayo akung kuan sitwasyon.

(It's really difficult because right now I don't have a job. I need to apply for jobs again. I used to work abroad, so I need to go back to applying for jobs to provide for my children's needs. I can make ends meet, but it's difficult because no one wants to hire me because my children are still young (14 and 6 years old). They still need guidance, and I don't want to leave them behind. It's a tough situation.)

3. Object: (Financial Strategies)

1. What strategies or approaches have you adopted to cope with these financial challenges?
 - So far naay nag support naku karun kay naa koy uyab-uyab nga medyo edaran na so siya ang nag support through financial sa amua

(So far, someone has been supporting me. I have a boyfriend who is a bit older, and he's been helping us financially.)

2. Could you share examples of financial decisions or actions you have taken to support your family?
 - Kuan kanang nangita kog bisan unxa nga trabaho para lang jud naa mi magamit sa pang adlaw-adlaw.

(I'm looking for any kind of job just to have something to use for our daily needs.)

4. Where: (Support Systems)

1. Where do you typically seek support or guidance regarding financial matters?
 - Kato ... katong akung uyab-uyab nga tigulang siya gyod nag support sa amua... naa pud akung pamilya pud nga mag kuan sa akua abag-abag pud. Naa pud akung papa pero kung buot

hunahunaon dili gyod sakto baxta iya lang gyod mahatag pang daily needs.

(My older boyfriend supports us. My family also helps me out a bit. My father helps with our daily needs, but it's not enough.)

2. Are there specific community resources/services that have been particularly helpful to you?
 - Wala mi wala ... so far wala pa gyod mi kadawat ug mga ayuda as a single parent.

(We haven't received any assistance as a single parent yet.)

5. When: (Timeframe and Impact)

1. Over what period have you been implementing these financial strategies?
 - 3 years na pud sugod gyod atung na single parent ko.

(I've been a single parent for 3 years now.)

2. How have these strategies evolved or changed over time?
 - Dependii.. dependi gyod sa sitwasyon kay di man jud lalim.

(It depends... it really depends on the situation because it's not easy.)

6. Evaluation: (Reflection and Learning)

1. How effective do you consider your financial strategies to be in addressing your challenges?
 - Effective siya kanang akung pag sideline-sideline para lang pud maka support sa among mga pang adlaw-adlaw.

(My side hustles have been effective in supporting our daily needs.)

2. What have been the outcomes/results of these strategies in your financial stability?
 - Nakatabang raman pud siya bisan sa ginagmay lang kay bisan unxaon dili man gyod pud dako ug income sa pag pang helper pero bisan at least maka bayad ra sa mga bayronon binulan tungod sa mga sideline-sideline ug pag budget jud pud sa kwarta.

(It helps, even if it's just a little, because even if I work as a helper, the income isn't that big. But at least I can pay the monthly bills because of my side hustles and budgeting.)

7. Deliver: (Sharing Insights)

1. Would you be willing to share any lessons/insights you have gained from managing finances as a solo parent breadwinner?

- Kuan gyod... ako gyong ma experience nga mas nindut gyod nga naay trabaho, deperinsya jud kaysa wala kay dili natu mahibal-an ang dagan sa panahon. Ing-ana oh.. na kuan naku ga...ga...ga... ga unxa na? ga asa rako sa akung bana ba so wala gud koy trabaho, akong bana ray nanginabuhi sa amua niya dili dayon natu mahibaw-an ang panahon mokalit lang siya ug kawala niya karun oh ing an nga siya ra amuang giasahan dayon karun namatay siya dayon ako wala koy trabaho dayon naa mi duha kabook anak so lisud kaayo ma compared jud naku. Mas maayo gyod diay... dili man pud ko maka trabaho sauna kay naa man koy gamay, naa koy anak, nagpa totoy ko so ako sa jong bahalag kanang akung 6 years old, 3 years old pa gud na namatay akung bana so dili pa gyod ko maka trabahog ing ana gikan sa pagkatawo diba? Oh ... so karun kay ing ani naman ni akung sitwasyon so ug tagaan pako ug chance sa Ginoo na makabalik pa kog larga, karun mao jud na akung gi planohan na mobalik ko ug pwede pa gyod ang tanan wala man koy problema sa health, sa medical so mao nalang gyod na akung pamaagi mo try ko ug kuan pang apply kay mobalik ko ug larga para dili naku mag problema sa amuang financial dili naku mag problema sa among adlaw-adlaw

(It's really true... I've experienced firsthand that having a job is much better. It's a big difference because you never know what the future holds. Like what happened to me... my husband was the only one working and providing for us. We never expected that he would suddenly pass away. Now that he's gone and I don't have a job, we have two kids. It's so difficult to compare. It would have been better if... I couldn't work before because I had a young child and I was breastfeeding. My husband passed away when my youngest was only 3 years old, so I couldn't work right away after giving birth. Now that my situation is like this, if God gives me another chance to work again, that's what I plan to do. I'm still healthy, so I'm going to try to apply for jobs again. I want to work again so I won't have to worry about our finances and our daily needs.)

2. What advice would you offer to other solo parents facing similar financial situations?

- Akong advice is kuan kung mangap... mangita ug trabaho pero ug pareha pud sa akua na naay mga gagmay lisud jud di jud ka kaingunna pangita mog trabaho kay naing ana dili baya jud nimo

ma biyaan ng bata oh.. dependi jud na sa sitwasyon kung naa silay gamay dili jud na sila ka kuan oh.. dependi kung family support kung naay mga igsoon na mo support mga mama ug papa di man jud na katan aw ang parents mga igsoon pero kung wala joy kabilinggan na ing ana mga single parent then mga bata pa why not kung dili mangita ug trabaho importanti jud ron ang naa kay trabaho kay para maka buhi ka... makabuhi kas imung mga anak. Unxaon nimo pagbuhi sa imung mga anak unxaon ninyo aha man mog mga pagkaun ug wala kay work. Work gyod ang importanti karun sa tawo ahh.. pero dili man gud.. dependi man gud na sa sitwasyon

(My advice is to look for a job, but if you have young children like me, it's difficult. You can't just leave your child. It really depends on the situation. If they're still young, you can't just leave them. It depends on family support. If you have siblings who can help, parents, then they might not mind. But if you don't have that kind of support as a single parent with young children, then why not look for a job? It's important to have a job now to support yourself and your children. How will you feed your children if you don't have a job? Work is really important now. But it also depends on the situation.)

Additional Probing Questions: (EMOTIONAL IMPACT)

1. How do these financial challenges and strategies affect your overall well-being and that of your family?
 - Dili jud siya lalim pero wala sab naku damha nakaya ra naku. God will always provide man jud. Mao jud na. naka affect siya emotional pero kuan naku strong naku karun ako gyod gilingaw akung kaugalingon kay kung mag mokmok ko nah wala raman gihapon nay mahimo , ma stress lang ko, magsakit lang k, sa akua ra gihapon na kuan banda.. na survive raman gyod pud.

(It's not easy, but I didn't expect that I could handle it. God will always provide. That's true. It affected me emotionally, but I had to be strong. If I kept moping, nothing would change. I would only get stressed and sick. So, I had to survive.)

2. Future Plans: What are your aspirations or goals concerning financial stability and family support in the future?
 - Mao to maka balik lang gyod ko ug abroad para ma support naku akung mga anak sa ilaang pang adlaw-adlaw na kinahanglanon. Lahi raman jud tong naa kay trabaho kaysa wala.

(That's why I want to go back abroad to support my children's daily needs. It's really different when you have a job compared to when you don't.)

Participant 3:



1. Subject: (Identifying the Participants' Background)

1. Can you describe your experience as a solo parent breadwinner?

- Lisud pero okay ra man pud

(It's difficult, but it's okay.)

2. How long have you been in this role, and what led you to this situation?

- 20 years na pud naa na gali koy apo. Na single lang kay mao na kay gi kuan bulag.

(I have a grandchild who is already 20 years old. I'm single now because of that, because we separated.)

2. How: (Financial Challenges)

1. What specific financial challenges do you encounter as a solo parent breadwinner?

- kanang way trabaho, walay lami ikaun, di ka kapalit ug lami ikaun pero ug naay trabaho daghan makapalit ug kuan.

(When you don't have a job, you can't afford to buy delicious food, but when you have a job, you can buy a lot of things.)

3. Can you describe any significant obstacles or pressures related to managing finances alone?

- kanang mapugos jud ka ug panarbaho bisan naay gibati para maka sweldo naay magamit palit bugas, sud-an.

(You are forced to work even if you don't feel well, just to earn a salary and buy rice and food.)

3. Object: (Financial Strategies)

1. What strategies or approaches have you adopted to cope with these financial challenges?

- Naay budget gamay lang pero dili man maka savings gud

(There's a small budget, but it's difficult to save.)

2. Could you share examples of financial decisions or actions you have taken to support your family?

- Ah kanang pagpanarbaho naku para lang naa koy ika suporta sa akung pamilya.

(I work just so I can support my family.)

4. Where: (Support Systems)

1. Where do you typically seek support or guidance regarding financial matters?

- Sa akung papa, lolo sa akung anak

(My father, my child's grandfather)

2. Are there specific community resources/services that have been particularly helpful to you?

- Wala man

(There isn't)

5. When: (Timeframe and Impact)

1. Over what period have you been implementing these financial strategies?

- Sugod pa sa una na ako nalang nag support sa akung pamilya

(Since the beginning, I'm the only one supporting my family.)

2. How have these strategies evolved or changed over time?

- Wala man nabag-o kay gawas jud siguro ug naa pay enough nga kwarta nga income kay siguro mas maka kuan pag savings ug kanang mga kuan insurance pero kay dili man maong taman ra jud ug budget-budget.

(Nothing much has changed because maybe if there's enough extra money as income, maybe we can save more and [things like] insurance, but since there isn't, we're just sticking to our budget.)

6. Evaluation: (Reflection and Learning)

1. How effective do you consider your financial strategies to be in addressing your challenges?

- Oh... okay kaayo... makapalit raman pud sa mga panginanghanglanon namo

(Oh... that's good... we can still buy our necessities.)

2. What have been the outcomes/results of these strategies in your financial stability?

- Okay kaayo.. dako jud ni ug tabang mas naka learn pud akung mga anak nga importanti jud mag budget mi labi na dili permi naay trabaho

(It's great... it really helps, and my children are also learning that it's important for us to budget, especially since there's not always work.)

7. Deliver: (Sharing Insights)

1. Would you be willing to share any lessons/insights you have gained from managing finances as a solo parent breadwinner?

- Challenging... nindut ... kanang murag maningkamot gyod bitaw ka gyod.. mas ma pursige jud kag paningkamot ug mas maayo jud nga naa kay trabaho ka kung wala, wala jud kay makaun.

(Challenging... it's good... it's like you really have to strive... you'll be more motivated to work hard and it's better to have a job because if you don't, you won't have anything to eat.)

2. What advice would you offer to other solo parents facing similar financial situations?

- Ang advice naku sa mga single parent iwasan ang mga kuan mga gagmay'ng bisyo kay dili ka katigom ana.
(My advice to single parents is to avoid those little vices because you won't be able to save money that way.)

Additional Probing Questions: (EMOTIONAL IMPACT)

1. How do these financial challenges and strategies affect your overall well-being and that of your family?

- Tungod jud ani nga mga challenges mas ni lig-on ko isip ginikanan kay kailangan man jud naku mangita ug pamaagi para lang naay

ika support nila ug kuan pud tungod sa mga strategy nga akung na kuan mas na hapsay ang dagan sa among pamilya dili ra gyod bitaw ingun nga perting lisora ana ra

(Because of these challenges, I've become a stronger parent. I know I need to find ways to support my family, and the strategies I've developed have helped our family function more smoothly. It's not easy, but we're managing.)

2. Future Plans: What are your aspirations or goals concerning financial stability and family support in the future?

- Magka kwarta nga enough jud pud nga dili na magkalisud kay kuan kanang para makuha naku to akuang asawa ug anak sa cebu.

(I want to earn enough money so that I won't have any more difficulties and I can bring my wife and child here from Cebu.)

Participants 4:



Subject: (Identifying the Participants' Background)

1. Can you describe your experience as a solo parent breadwinner?
 - Naenjoy raman pud ko sa akung pagka solo parent kay tungod sa akuang negosyong ginagmay. Lisud lang gyod hunahunaon nga imung bana wala na diha.

(I actually enjoy being a single parent because of my small business. It's just difficult to think about my husband not being here.)

2. How long have you been in this role, and what led you to this situation?
 - Dugay na uy 2015 pa mga 9 years na.

(It's been a long time, It was 2015, so that's about 9 years now.)

How: (Financial Challenges)

1. What specific financial challenges do you encounter as a solo parent breadwinner?
 - Lisud jud, pangitaon jud kaayo bitaw kung unxa joy angay natong trabaho para ma palit atung mga kinahanglan.

(It's really hard to find the right job to be able to buy the things we need.)

2. Can you describe any significant obstacles or pressures related to managing finances alone?

- Para sa akua wala lang naku gihunahuna ang problema, malingaw raman pud mi, mawala raman pud ang problema.

(For me, I don't really think about the problem. We can just have fun, and the problem will eventually go away.)

Object: (Financial Strategies)

1. What strategies or approaches have you adopted to cope with these financial challenges?

- Nagbaligya-baligya lang. Nakabangko ko tungod sa akung bana nga silbi bang gabilin namo ug sss para naku gamay ra man siya 200... aww 2,002 ra dayon dili naku siya makuha kanunay sa matag adlaw... matag bulan kibali mapundo kay naa man ko dire ang akung paningkamotan. Kabilin kibali sa akung bana.

(I just sell things. I was able to save because of my husband who serves as our savings. His SSS contribution for me is so little, only 200... oops, 2,002. And I can't always withdraw it every day... every month I try to save it because I have something here that I'm working hard for. It's like an inheritance from my husband.)

2. Could you share examples of financial decisions or actions you have taken to support your family?

- Sa akua kaning akung pag sulo aning baligya-baligya gyod ginagmay para naa ra pud mi ma kwaan ug pang gastos ug nag enjoy raman jud pud ko aning ... akung pag baligya-baligya pud.

(For me, this small business of mine, it's really for us to have something to spend and I really enjoy this... my selling.)

Where: (Support Systems)

1. Where do you typically seek support or guidance regarding financial matters?

- Usahay sa akung anak nga naa nay trabaho, usahay pud sa akung pag-umangkon nga naa nagpuyo sa Tabid ... pag-umangkon sa akung bana na dili akua. Silingan pud usahay.

(Sometimes, I get help from my child who already has a job, sometimes from my nephew who lives in Tabid... my husband's nephew, not mine. Sometimes, also from our neighbor.)

2. Are there specific community resources/services that have been particularly helpful to you?

- Usahay ang gobyerno manghatag man pud, pero usahay ra gyod pud kailangan gyod maningkamot gihapon kay di mana kasaligan ilang ipanghatag.

(Sometimes the government gives help, but it's only sometimes. We still need to work hard because we can't really rely on what they give.)

When: (Timeframe and Impact)

1. Over what period have you been implementing these financial strategies?
 - Sugod pa jud pagka solo parents naku.

(I've been a single parent since the very beginning.)

2. How have these strategies evolved or changed over time?
 - Dependi sa kung unxay available, kung naa joy enough nga kwarta maka savings and maka budget jud ug sakto ana ra

(Depending on what's available, if there's enough extra money, I can save and budget properly, just like that.)

Evaluation: (Reflection and Learning)

1. How effective do you consider your financial strategies to be in addressing your challenges?
 - Very effective jud pud kay kalooy sa Ginoo na pa eskwela man pud naku akung anak ug dili raman gyod pud ingun naglisud ug ayo.

(It's very effective because of the Lord's mercy that I can also send my child to school, and we're not really that struggling.)

2. What have been the outcomes/results of these strategies in your financial stability?
 - Para sa akua nindut raman gyod pud ang outcome kay wala raman gyod pud ko ingun nga na stress, ga enjoy ug ga lingaw-lingaw raman sab ko samtang naningkamot sa pamilya.

(For me, the outcome is good because I don't feel stressed. I enjoy and have fun while working hard for my family.)

Deliver: (Sharing Insights)

1. Would you be willing to share any lessons/insights you have gained from managing finances as a solo parent breadwinner?
 - Ahh.. sa akua ... lessons?... kuan lang bisag naay mga problema nga moabut, enjoy lang gyod gihapon, di lang jud ingun nga hunahunaon pag-ayo kay masolbad raman jud ang tanan.

(Ah... as for me... lessons?... it's just like that even if problems arise, just enjoy life. Don't think too much about them because everything can be solved.)

2. What advice would you offer to other solo parents facing similar financial situations?

- Wala man ko makakuan gud ana kay lisud pud biya kaayo ug magkaun, noon sabagay paningkamot. Ana ba. Ohh... ana man gyod na. Paningkamot kay walay laing maghatag salagma ra biya ang gobyerno makahatag. Maningkamot gyod ka na maluwas sa mga kalisud.

(I can't really relate to that because it's very difficult to find food. Well, I guess you just have to try your best. Oh, that's really the case. You have to strive because no one else will give it to you, the government can only do so much. You really have to work hard to escape from difficulties.)

Additional Probing Questions: (EMOTIONAL IMPACT)

1. How do these financial challenges and strategies affect your overall well-being and that of your family?

- Para sa akua no? ... dili raman pud bad ang epekto aning mga pagsulay.. naa ra gyod na natu kung unxaon natu pagdala. Gi enjoy lang jud namo kung unxay naa namo karun. Naa raman pud mi saktong budget, mapalit ra pud among mga kinanghanglanon sa panimalay so ... kanang okay ra jud siya

(For me, the effects of these challenges aren't really bad. It's up to us how we handle them. We just enjoy what we have now. We have a sufficient budget, so we can buy our household needs. So... it's okay.)

2. Future Plans: What are your aspirations or goals concerning financial stability and family support in the future?

- Syempre maka kwarta jud nga kanang kung naa kay kinahanglan naa ra kay magamit diretso kanang di na kailangan mangita pag trabaho or mga sideline-sideline para lang naa ikapalit ug mga pang-adlaw-adlaw nga kinahanglanon.

(Of course, it would be great to have enough money so that whenever you need something, you can just use it immediately without having to look for a job or do side hustles just to buy your daily necessities.)

Participant 5:



Subject: (Identifying the Participants' Background)

1. Can you describe your experience as a solo parent breadwinner?
 - Lisud jud kaayo sir ikaw ra isa mangita ug ipakaun sa mga anak nimo.

(It's really very difficult, sir, for you alone to find food and feed your children.)

2. How long have you been in this role, and what led you to this situation?
 - Dugay dugay na gyod mga baynte anyos na sir kay namatay akuang pares.

(It's been about twenty years since my partner died, sir.)

How: (Financial Challenges)

1. What specific financial challenges do you encounter as a solo parent breadwinner?
 - Kanang maglisud kag palit ug bugas, sud-an. Kana gyod maglisud ka, lisud kaayo pangitaon ang kwarta.

(When you struggle to buy rice and food, that's when you really struggle. Finding money is very difficult.)

2. Can you describe any significant obstacles or pressures related to managing finances alone?
 - Kanang lisud jud mangita ug kwarta nga moabut sa punto nga ma pressure pud kag wala kay mapakaun sa imung sakop.

(When it's really difficult to find money, it can reach a point where you're also pressured because you have nothing to feed your people.)

Object: (Financial Strategies)

1. What strategies or approaches have you adopted to cope with these financial challenges?

- Sa savings dayon sa budgeting, budget jud para makakaun.

(When saving and budgeting, always budget for food.)

2. Could you share examples of financial decisions or actions you have taken to support your family?

- Kanang bisag unxa nalang nga trabaho imung sudlan para lang naa koy ma suporta financially sa akung pamilya.

(I'm willing to take any kind of job just so I can financially support my family.)

Where: (Support Systems)

1. Where do you typically seek support or guidance regarding financial matters?

- Usahay ug maglisud jud sa mga ... san akung mama sa akung ginikanan. Sa usahay sa akung igsoon magpabaga nalang kog nawung usahay kay para naa lang gyoy mapalit.

(Sometimes, when my mother/parents and I struggle financially, I would sometimes harden my face, especially with my siblings, just so there's something to buy.)

2. Are there specific community resources/services that have been particularly helpful to you?

- Sa pagkaun wala. Usahay naa silay ipanghatag usahay sa DSWD pero kas a pako kadawat sukad man.

(There is no food. Sometimes they have something to distribute, sometimes from the DSWD, but I've never received it since.)

When: (Timeframe and Impact)

1. Over what period have you been implementing these financial strategies?

- Sa pagka karun.... Ahh .. since pa sa pagka solo parents naku

(Until now... ah... since I became a single parent.)

2. How have these strategies evolved or changed over time?

- Wala jud sya nausab man kay gawas siguro ug dako pag income kay ma change pero dli man

(Nothing really changes, man, unless maybe if there's a huge increase in income, then maybe things will change, but I don't think so.)

Evaluation: (Reflection and Learning)

1. How effective do you consider your financial strategies to be in addressing your challenges?

- Effective sya sa pagka karun since mopalit man... mapalit na usahay ang mga needs baxta naay kwarta pero kung wala, wala gihapon.

(It's effective for now since we can buy... sometimes we can buy our needs as long as we have money, but if we don't, it's still nothing.)

2. What have been the outcomes/results of these strategies in your financial stability?

- Dependi sa sitwasyon. Usahay makatabang usahay pud sakto lang.

(It depends on the situation. Sometimes it helps, sometimes it's just right.)

Deliver: (Sharing Insights)

1. Would you be willing to share any lessons/insights you have gained from managing finances as a solo parent breadwinner?

- Akung lesson kay kuan dili gyod diay lalim nga ikaw ra isa magsuporta sa pamilya. Lahi ra jud ug naa pa imung pares.

(My lesson is that it's really not easy to be the only one supporting the family. It's really different if you have a partner.)

2. What advice would you offer to other solo parents facing similar financial situations?

- Ang advice lang naku nila maningkamot para lang jud sa pamilya.. mao ra nay akung kaun sa ilaha.

(My only advice to them is to really strive for the family. That's all I ask of them.)

Additional Probing Questions: (EMOTIONAL IMPACT)

1. How do these financial challenges and strategies affect your overall well-being and that of your family?

- Dako kaayog epekto sa akua kay ako ra gud nangita sa pamilya pero bisan sa kalisud wala jud pud naku gipasagdaan akung mga sakop, gipadako jud pud naku sila nga naay maayong pamatasan.

(It has a big effect on me because I'm the one looking for my family. Even though it's been tough, I never neglected my family. I raised them to have good manners.)

2. Future Plans: What are your aspirations or goals concerning financial stability and family support in the future?

- Naa gyoy plano modato pero ang problema lang unxaon pagdato

(I have a plan to get rich, but the problem is how to actually do it.)

Participant 6:



1. Subject: (Identifying the Participants' Background)

1. Can you describe your experience as a solo parent breadwinner?
 - So hard and tired.

(So hard and tired.)

2. How long have you been in this role, and what led you to this situation?

- Mga 21 years kay namatay man akung bana.

(I was about 21 years old when my husband died.)

2. How: (Financial Challenges)

1. What specific financial challenges do you encounter as a solo parent breadwinner?

- ay mangitag kwarta, kapoy mangitag kwarta gamay ra kaayog sweldo.

(It's tiring to look for money. The pay is so low.)

2. Can you describe any significant obstacles or pressures related to managing finances alone?

- kaning gamay raman ug sweldo gud so maglisud jud ug budget and usahay way mahatag allowance sa anak tungod sa ka gamay sa sweldo.

(Because the salary is so low, it's difficult to budget and sometimes I can't give my child an allowance.)

3. Object: (Financial Strategies)

1. What strategies or approaches have you adopted to cope with these financial challenges?

- Ay mangitag sideline, manglabada para atleast naay dugang kita para pangbayad sa mga bayronon.

(I'll try to find a side hustle, like doing laundry, to have extra income for the bills.)

3. Could you share examples of financial decisions or actions you have taken to support your family?

- Ay mag budget jud kay sa ka gamay sa sweldo kailangan jud mag budget para magahinan jud ang dapat magahinan labi na sa mga bayronon ug sa mga pang-adlaw-adlaw na gastohon.

(I really have to budget because with such a small salary, I need to allocate funds for what's important, especially the bills and daily expenses.)

4. Where: (Support Systems)

1. Where do you typically seek support or guidance regarding financial matters?

- Sa mga relatives, sila man jud ang madalidali maduolan.

(Relatives are the first people I turn to when I need help.)

2. Are there specific community resources/services that have been particularly helpful to you?

- Yes, kanang sa TES, grantee man ang akung anak so dako ra jud pud nag tabang sa amua labi na sa iyang pag eskwela.

(Yes, my child is a grantee at TES so they've been a big help, especially with my child's education.)

5. When: (Timeframe and Impact)

1. Over what period have you been implementing these financial strategies?

- Moingon kag baynte (20) ka tuig na.

(For 20 years.)

2. How have these strategies evolved or changed over time?

- Di ... walay usab-usab kay wala man jud poy kabag-ohan sa income.

(There's no change because there's actually no increase in income.)

6. Evaluation: (Reflection and Learning)

1. How effective do you consider your financial strategies to be in addressing your challenges?

- Very effective kay para naa pud tay mabilin gamay.

(It's very effective because it allows us to save a little.)

2. What have been the outcomes/results of these strategies in your financial stability?

- Okay lang gihapon ... para sa mga estudyante perting kulanga.

(It's still okay... for the students, it's very lacking.)

7. Deliver: (Sharing Insights)

1. Would you be willing to share any lessons/insights you have gained from managing finances as a solo parent breadwinner?

- Yes, as a solo parent mas maayo jud nga financially stable ka kay di jud lalim nga kanang ikaw ray nangita sa pamilya samot nag gamay ra imung sweldo pero dapat jud kabalo ka mo manage sa kwarta para dili ra jud pud ka mag problema ug ayo .. dapat magtipid tipid jud ug dili lang gyod pud palabi ug utang-utang mas maayomang sideline-sideline para wala nay dugang pas problema.

(Yes, as a single parent, it's better to be financially stable because it's really tough being the sole breadwinner, especially when your salary is small. But you should know how to manage your money so you won't have many problems. You should really save up and avoid getting into too much debt. It would be better to have a side hustle so you don't have additional worries.)

2. What advice would you offer to other solo parents facing similar financial situations?

- Akung ma advice sa usa ka solo parent dapat maningkamot ug mag tipid-tipid ginagmay kay para sa atung mga financial natu ... atung pamilya.

(My advice to a single parent is to strive hard and save little by little for our finances and for our family.)

Additional Probing Questions: (EMOTIONAL IMPACT)

1. How do these financial challenges and strategies affect your overall well-being and that of your family?

- Maayo kaayo kay para naku good idea siya akung mga strategy kay atleast bisan lisud pero wala raman sab naku napasagdan akung sakop dayon maka suporta raman pud sa ilang mga kailanganon.

(That's a very good idea. It's a good strategy for me because even though it's difficult, I won't neglect my responsibilities and I can still support their needs.)

2. Future Plans: What are your aspirations or goals concerning financial stability and family support in the future?

- Wish naku nga makahuman ug eskwela akung mga anak bisan... nga maka... bisag sa kalisud makahuman ra pud ang akong mga anak sa pag eskwela.

(I wish my children could finish their studies, no matter... I wish that despite the difficulties, my children can still finish their schooling.)

Participant 7:



1. Subject: (Identifying the Participants' Background)

1. Can you describe your experience as a solo parent breadwinner?
 - Perti jud ka lisud, dili jud lalim, daghag problema nga giatubang samot na financially and emotionally pud. Pero karun medyo na gaan-gaan na pud pero lisud jud gihapon.

(It's really tough, it's not easy at all. There are a lot of problems to face, especially financially and emotionally. But now it's a bit easier, although it's still difficult.)

2. How long have you been in this role, and what led you to this situation?
 - For almost 22 years na jud pud intawon sugod atung nagka bulag mis akung pares.

(It's been almost 22 years since my partner and I separated.)

2. How: (Financial Challenges)

1. What specific financial challenges do you encounter as a solo parent breadwinner?
 - as a solo parent breadwinner, kuan jud kanang walay saktong trabaho nga ... to the point bitaw nga kanang walay enough income para ma sustain ang mga panginanghanglanon sa pamilya samot na nga mahal kaayo ang mga pamalitonon karung panahona.

(As a solo parent breadwinner, it's really hard to find a stable job that... to the point that there isn't enough income to sustain the family's needs, especially now that everything is so expensive.)

2. Can you describe any significant obstacles or pressures related to managing finances alone?

- ahh... problema jud kaayo nang gamay ra imung sweldo unya wala kay lain ma kwaan or kanang lain source ba para naay ma abag sa mga bayronon, pamaliton, ug sa allowance sa mga bata, bayad pas eskwelahan... perting lisura gyod kaayo na...

(It's really a big problem when your salary is small and you have no other source of income to help cover the bills, groceries, children's allowance, and school fees. It's really tough.)

3. Object: (Financial Strategies)

1. What strategies or approaches have you adopted to cope with these financial challenges?

- Aside sa pag budget, nag sideline-sideline jud pud ko para naa ra poy additional ma kwaan ug pang-gasto ba kay kung sweldo ra ang saligan dili jud ego samot na nang gi eskwela pa akung mga anak dayon nag support pa jud kos akung ginikanan kay ako ra pud isa anak.

(Aside from budgeting, I also do side hustles to earn extra money because relying solely on my salary is not enough, especially since my children are still studying and I also support my parents because I'm their only child.)

2. Could you share examples of financial decisions or actions you have taken to support your family?

- Gawas anang akung pag sideline-sideline naka adtu jud ko abroad para mas ma suportahan naku akung pamilya dre kay kabalo man jud ta nga mas dako jud ang sweldo ddtu kaysa dre dili jud enough.

(Aside from my side hustles, I was able to go abroad to support my family here better because we know that the salary there is higher compared to here, which is definitely not enough.)

4. Where: (Support Systems)

1. Where do you typically seek support or guidance regarding financial matters?

- Sa akung mga relatives and usahay pud sa akung mga friends.

(From my relatives and sometimes also from my friends.)

2. Are there specific community resources/services that have been particularly helpful to you?

- Sa pagka karun wala na pero sauna naapil mi anang 4p's ... dako jud pud ug tabang ni sa amua, taga dawat maka palit mig sinako nga bugas, gatas, ug sud-an, ug para allowance pud sa mga estudyante pero karun nga natangtang nami kay college naman akung mga anak lapas nag 18 ang edad so naundang na mi ana pd maong sa pagka karun wala na jud.

(We're no longer included in the 4Ps program now, but we used to be. It was a big help to us. As beneficiaries, we were able to buy a sack of rice, milk, and other food, and it also served as an allowance for the students. But now that my children are already in college and over 18 years old, we were removed from the program. So, we no longer have that support now.)

5. When: (Timeframe and Impact)

1. Over what period have you been implementing these financial strategies?

- Sugod jud nga na solo parent naku, mga 21 years kapin na.

(It's been more than 21 years since I became a single parent.)

2. How have these strategies evolved or changed over time?

- Before, mga 6 years ago makaingun jud ko nga na stack akung strategy anang pag-sideline-sideline ug pag budget pero sugod nga naka abroad ko lisud man gihapon pero sa kalooy sa Ginoo naka save-save ra pud ginagmay ug naka pamayad na pud sa mga utang-utang.

(Before, about 6 years ago, I could say that my strategy of doing side hustles and budgeting was working well. But when I went abroad, it was still difficult, although thanks to God, I was able to save a little and pay off my debts.)

6. Evaluation: (Reflection and Learning)

1. How effective do you consider your financial strategies to be in addressing your challenges?

- Very effective jud kay bisan lisud financially pero kay tungod ani nga mga strategy na kaya raman pud naku ... namo.

(It's very effective because even though it's financially difficult, because of these strategies, we were able to manage.)

2. What have been the outcomes/results of these strategies in your financial stability?

- Tungod ani nga mga strategy mas na manage naku akung finances ug tungod ani wala ra pud na punta sa wala akung pag paningkamot.

(Because of these strategies, I was able to manage my finances better, and because of this, my efforts were not wasted.)

7. Deliver: (Sharing Insights)

1. Would you be willing to share any lessons/insights you have gained from managing finances as a solo parent breadwinner?
 - Sa akung pagka solo parent no? daghan kog na learn gyod una dapat tipid ka, dapat kabalo jud ka mo budget sa imung kwarta and dapat gyod kugihan ka para makasapi ka ug naa kay ma suporta sa imung pamilya. Mangita lang jud kag pamaagi para makabuhi kas imung pamilya labi na karun nga grabi ka mahal sa mga palitonon dapat jud maayo ka mo budget...

(As a single parent, you know, I've learned a lot. First, you have to be frugal. You really need to know how to budget your money, and you really need to be hardworking to earn a living and support your family. You just have to find ways to support your family, especially now that everything is so expensive. You really need to be good at budgeting.)

2. What advice would you offer to other solo parents facing similar financial situations?
 - Ang ako lang ma advice no ... ayaw lang gyod mo kawala ug paglaum ug pagtoo sa Ginoo dala sa inyung pagpaningkamot. Magkugi lang jud ug pang sideline-sideline kung dili enough imung sweldo o kita dayon tipid jud dili mag baxta-baxta lang pud ug gasto sa kwarta kay samot jud kang mag lisud ana.

(My only advice is... don't lose hope and faith in the Lord through your efforts. Just work hard and do side hustles if your salary or income isn't enough, and then be frugal. Don't just spend your money carelessly because you'll just end up in a more difficult situation.)

Additional Probing Questions: (EMOTIONAL IMPACT)

1. How do these financial challenges and strategies affect your overall well-being and that of your family?
 - Mas ni strong jud mi, dili lalim among mga kaagi pero tungod ani mas na pursige jud ko ... kami ug pag paningkamot. So far mas na close mi kay kami raman jud pud dapat magkasinabtanay ani.

(We became even stronger. Our experiences were not easy, but because of this, I was more determined to strive... we were more determined to strive. So far, we've become closer because we really have to understand each other in this situation.)

2. Future Plans: What are your aspirations or goals concerning financial stability and family support in the future?

- Una jud unta mapahuman jud naku ug pa eskwela akung mga anak dayon maka trabaho silag sakto para di na nila masinati ang kalisud nga among naagian ug unta puhon makaingun na jud kog financially stable na mi nga mapalit na namo among mga needs and wants nga di na need mag sideline-sideline ug ayo para mapalit lang na.

(First of all, I really want to finish my children's education and then they can get proper jobs so they won't have to experience the hardships we've been through. And hopefully, in the future, I can say that we're financially stable and that we can buy our needs and wants without needing to do side hustles anymore.)

Participant 8:



Subject: (Identifying the Participants' Background)

1. Can you describe your experience as a solo parent breadwinner?
 - Dili jud siya lalim kay kailangan jud mokayod ug ayo para lang naay ma suporta sa pamilya. Kanang dili jud lalim financially ug emotionally kay daghan jud ug mga pagsulay nga naagian jud.

(It's really not easy because you really have to work hard just to support your family. It's really tough financially and emotionally because we've experienced a lot of trials.)

2. How long have you been in this role, and what led you to this situation?
 - Mag unom na katuig karung tuiga. Kay kuan atung 2018 namatay man akung pares. Hastang lisuda jud wala kay ma estoryahan sa imung mga problema labi nas pagpa dako sa mga bata ba.

(It will be six years this year. It was 2018 when my partner passed away. It's really hard because you don't have anyone to talk to about your problems, especially when it comes to raising the children.)

How: (Financial Challenges)

1. What specific financial challenges do you encounter as a solo parent breadwinner?
 - Ahmm.. una gyod kanang walay klarong trabaho kanang magpuan pa kog pangita ug mga sideline para lang gyod maka palit mig para sa pagkaun namo adlaw-adlaw ug balon-balon sa mga bata kay wala man pud koy laing nangita ako raman gyod ug labaw na gyod kalisud samot na nga perting mahala na gyod sa mga palitonon karung panahona.

(Ahmm, first of all, there was the uncertainty of not having a stable job. I had to keep looking for side hustles just to buy our daily food and the children's needs. Since I was the only one working, it was even more difficult, especially with the rising cost of living.)

2. Can you describe any significant obstacles or pressures related to managing finances alone?

- Kanang kuan gyod... kanang usahay walang wala gyod unya wala pa jud koy mautangan, makaiyak nalang jud sa tago kay kuan syempre kanang masakitan sab ka Makita imung anak way sud-an usahay way balon pero kalooy sa Ginoo wala ra baya pud koy nadungog nga reklamo gikan nila... siguro nakasabut ra pud sila sa among sitwasyon.

(Sometimes we have absolutely nothing, and there's no one I can borrow money from. I would just cry in secret because it hurts to see my children without food, sometimes without allowance. But thank God, I haven't heard them complain. Maybe they understand our situation.)

Object: (Financial Strategies)

1. What strategies or approaches have you adopted to cope with these financial challenges?

- Wala joy laing strategy kundi kanang mag kuan lang jud kanang budget. Di man pud mi maka savings kay ego raman jud pud ang income ... unya usahay kulang paman gali.

(There's no other strategy besides budgeting. We can't save much because our income is just enough, and sometimes it's not even enough.)

2. Could you share examples of financial decisions or actions you have taken to support your family?

- Kuan lang bisan unxa nga kuan nga trabaho akung gibuhay, panimalay, laba, panghinlo basta kanang tarung lang jud pud nga trabaho, sideline-sideline usahay tabang-tabang sa silingan para maka libre panihapon ana lang.

(I just do any kind of work, household chores, laundry, cleaning, as long as it's a decent job. Sometimes I do side hustles and help out neighbors to get a free dinner, that's all.)

Where: (Support Systems)

1. Where do you typically seek support or guidance regarding financial matters?

- Suporta... sa silingan usahay makahulam ug kwarta pang palit bugas ug kuan pud usahay sa akung ginikanan ug mga igsoon.

(I sometimes seek support from my neighbors by borrowing money to buy rice and other things. Sometimes, I also borrow from my parents and siblings.)

2. Are there specific community resources/services that have been particularly helpful to you?

- Sukad-sukad wala jud intawon.

(Since then, never really is.)

When: (Timeframe and Impact)

1. Over what period have you been implementing these financial strategies?

- Sugod 2020 kay nawal an man kog saktong trabaho atung nag pandemic bitaw.

(Since 2020, I lost a proper job during the pandemic.)

2. How have these strategies evolved or changed over time?

- Sugod sauna mao raman jud na wala jud nagbag o siguro kung naa lay saktong trabaho maka save pa pero karun wala jud.

(Since then, Nothing's really changed. Maybe if I had a decent job, I could save up, but right now, there's just nothing.)

Evaluation: (Reflection and Learning)

1. How effective do you consider your financial strategies to be in addressing your challenges?

- Effective raman pud siya kay no choice man pud kailangan man mao man joy dapat buhaton.

(It's actually effective because there's no other choice. It's something that has to be done.)

2. What have been the outcomes/results of these strategies in your financial stability?

- Nakatabang raman sab siya pero dili lang jud enough gamay raman.

(It does help, but it's just not enough. It's too little.)

Deliver: (Sharing Insights)

1. Would you be willing to share any lessons/insights you have gained from managing finances as a solo parent breadwinner?

- Mao raman to siya ... baxta kuan lang jud kanang dili lalim pero bisan ing ani man kailangan maningkamot lang gihapon para makakaun ra pud. Bisan daghag pasulay na kaya raman pud.

(That's just how it is... it's just something that's really not easy, but even if it's like this, we still have to strive to at least be able to eat. Even with many trials, we can still manage.)

2. What advice would you offer to other solo parents facing similar financial situations?

- Ah... dili man lalim ang mga pagsulay sa kinabuhi, maningkamot lang gyod ug kayod gyod permi puhon maka kuan maka lingkawas ra ta aning tanan.

(It's not easy the trials in life, just strive and work hard always then we will be able to escape from all of this.)

Additional Probing Questions: (EMOTIONAL IMPACT)

1. How do these financial challenges and strategies affect your overall well-being and that of your family?

- Dako jud kaayo ug epekto labi na nga usahay way tarung kaun kay ipalabi nalang ang mga bata usahay maghinoktok nalang gyud ka pero kuan kayanon ran i hahaha dba?

(It really has a big effect, especially when there's no proper food sometimes. Because you prioritize the children, sometimes you just end up grumbling, but it's okay, you can handle it, right?)

2. Future Plans: What are your aspirations or goals concerning financial stability and family support in the future?

- Syempre magka financially stable ug mapahuman naku ug pa eskwel akung mga anak para puhon di na ma experience sa ilang pamilya puhon ang kalisud nga among naagian karun ana ra.

(Of course, I want to be financially stable and finish my studies so that my children won't experience the same hardships that we're going through now. That's all I want.)

Appendix E

DOCUMENTATION





APPENDIX F

PLAGIARISM TEST RESULT

 **Similarity Report ID:** oid:28447:70988138

PAPER NAME
Prince Jeric Artajo.docx

WORD COUNT
14920 Words

PAGE COUNT
67 Pages

SUBMISSION DATE
Nov 13, 2024 11:32 AM GMT+8

CHARACTER COUNT
91198 Characters

FILE SIZE
2.2MB

REPORT DATE
Nov 13, 2024 11:33 AM GMT+8

● **20% Overall Similarity**

The combined total of all matches, including overlapping sources, for each database.

- 13% Internet database
- Crossref database
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- 8% Publications database
- Crossref Posted Content database

● **Excluded from Similarity Report**

- Bibliographic material

1

Summary

APPENDIX G

GRAMMARLY TEST RESULT

 Report: Artajo's Group Final Paper

Artajo's Group Final Paper

by Misamis University

General metrics

85,469	12,276	583	49 min 6 sec	1 hr 34 min
characters	words	sentences	reading time	speaking time

Writing Issues

✓ No issues found

Plagiarism

This text hasn't been checked for plagiarism

Report was generated on Monday, Nov 11, 2024, 11:04 AM

Page 1 of 82

Unique Words**13%**

Measures vocabulary diversity by calculating the percentage of words used only once in your document.

unique words

Rare Words**45%**

Measures depth of vocabulary by identifying words that are not among the 5,000 most common English words.

rare words

Word Length**5.7**

Measures average word length

characters per word

Sentence Length**21.1**

Measures average sentence length

words per sentence

CURRICULUM VITAE



PERSONAL INFORMATION

Name : Honey Mae Clapano
Age : 22 yrs. old
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Mobile No. : 09355276826
Religion : Roman Catholic

EDUCATIONAL BACKGROUND

College:

Bachelor of Science in Business and Management Major in Financial
Management
Misamis University
S.Y. 2024-2025

Senior High School:

Accountancy, Business, and Management
Misamis University
S.Y. 2020-2021

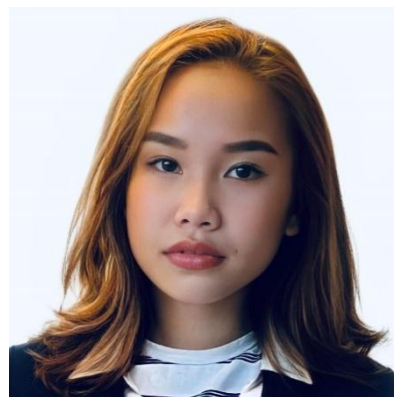
Junior High School:

Tudela National Comprehensive High School
Tudela, Misamis Occidental
S.Y. 2018-2019

Elementary:

Duanguican Elementary School
Purok-3, Duanguican, Tudela, Misamis Occidental
S.Y. 2014-2015

CURRICULUM VITAE



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Bachelor of Science in Business and Management Major in Financial Management
Misamis University
S.Y 2021-Present

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HUMSS Strand
Misamis University
S.Y. 2019- 2021

Junior High School:

Ozyamiz City National High School
S.Y. 2016-2019

ELEMENTARY:

Paterno Gallego Elementary School
S.Y. 2008-2015

TRAININGS

N/A

CURRICULUM VITAE



PERSONAL INFORMATION

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Mobile No. : 09074062028
Religion : Roman Catholic

EDUCATIONAL BACKGROUND

College:

Bachelor of Science in Business Administration Major in Financial Management
Misamis University, Ozamis City
S.Y. 2024-2025

Secondary:

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H.T Feliciano ST., Ozamiz City
S.Y. 2018-2019

Elementary:

Domingo A. Barloa Elementary School
Purok-3, Molicay, Ozamiz City
2010-2011

TRAININGS

N/A