

**Success beyond limitations: Experiences of financially deprived families
raising high-achieving students**

Jeremiah Bermudez Gaayon*

Lutab Elementary School/SDO Kalinga, Tappo, Apatan, Pinukpuk, Kalinga, Philippines

ABSTRACT

This study explored the experiences of financially disadvantaged families in raising academically high-achieving children, emphasizing the role of parental support, family values, and adaptive strategies in overcoming economic challenges. Using a descriptive qualitative design, in-depth interviews were conducted with ten parents or primary caregivers from Lutab, Asibanglan, Pinukpuk, Kalinga, whose children completed elementary education and later attained professional success. Findings reveal that despite limited financial resources, parents employed various strategies, including labor-intensive work, emotional and moral support, guidance, and reinforcement of values such as perseverance, discipline, respect, and faith, to foster their children's educational growth. Extended family involvement, community support, and external interventions such as scholarships further facilitated academic achievement. The study underscores the importance of combining strong parental commitment with institutional and community-based support to ensure equitable access to education for children from low-income households. Recommendations include promoting family values, enhancing non-material parental support, providing scholarships and learning resources, and implementing community programs to strengthen educational opportunities in rural and marginalized areas.

Keywords: Parental support, family values, financial hardship, educational resilience, community assistance.

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INTRODUCTION

Education has long been recognized as a vital instrument for social mobility and personal development, representing for many families a source of hope, opportunity, and the promise of a better future. However, not all households have equal access to the resources necessary to support their children's educational success. Financially deprived families often face multiple barriers, including limited access to learning materials, inadequate school support, and economic pressures that adversely affect the overall learning environment. Despite these challenges, some families manage to nurture high-achieving students, demonstrating resilience, creativity, and strong familial support systems. Understanding the experiences of

*Corresponding author/ Email: gaayonjeremiah2024@gmail.com

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these families provides valuable insights into the dynamics of educational success against considerable odds (Amin et al., 2025).

The role of the family in shaping academic achievement has been extensively studied, with scholars highlighting the influence of parental involvement, socio-emotional support, and educational expectations. Families with limited financial means often need to employ alternative strategies to ensure their children excel academically, such as fostering intrinsic motivation, emphasizing discipline, and seeking community support. These strategies not only reflect the families' dedication but also reveal the complex interplay between socioeconomic constraints and personal determination (Gu, Che Hassan, & Sulaiman, 2024; Yan & Gai, 2025). Investigating these experiences allows for a more nuanced understanding of how high achievement is cultivated in resource-limited contexts.

While existing literature has often focused on the challenges faced by economically disadvantaged students, comparatively less attention has been given to the family narratives behind their success. Through the exploration of the lived experiences of financially deprived families raising high-achieving students, this study aimed to capture the resilience, sacrifices, and strategies that enabled such students to thrive. This perspective shifts the focus from deficits to strengths, illuminating how families overcome systemic barriers and cultivate environments conducive to educational excellence despite material limitations (Tar & Dioso, 2025; Sharma, 2025). Furthermore, insights from this study carry implications for educational policy, social support programs, and community interventions. Recognizing the factors that contribute to high achievement in economically challenged households can guide educators, policymakers, and social workers in developing targeted initiatives that support both students and their families. Through the documentation of these experiences, the study contributes to a broader understanding of success beyond financial limitations, emphasizing that achievement is not solely determined by material wealth but by perseverance, familial support, and adaptive strategies in the face of adversity.

Financial hardships significantly affect children's well-being and their educational outcomes. Uchendu and Kalu (2025) highlight the negative impact of economic distress on children's mental and physical health, education, and overall development, noting that financial struggles often lead to poor academic performance and create a cycle of poverty that may persist into adulthood. Their study emphasizes the need for stronger social support systems, access to mental health services, and policy changes to break this cycle and support children experiencing financial difficulty. Namazi (2024) focuses on the legal and ethical dimensions of child support, underscoring that ensuring children's basic needs are met, including education, health, and housing, requires ongoing policy reform to address changing family structures and to guarantee fairness in the enforcement of child support laws. Ngadni and Saminder Singh (2024) explore the financial sustainability challenges faced by early childhood education centers in Malaysia, noting that high operational costs burden these institutions and calling for informed financial strategies and policies to maintain their viability. Pattnaik and Lopez (2024) similarly examine the financial hardships faced by family child care providers during the COVID-19 pandemic, finding that while emergency state funding provided temporary relief, more permanent solutions are necessary for long-term sustainability.

Papadopoulos (2021) investigates the experiences of mothers raising children with autism spectrum disorder in Greece, documenting how the financial strain of caregiving adds emotional, familial, and social burdens on parents and advocating for increased institutional support. Hornby and Lafaele (2023) examine the barriers to effective parental involvement in education, identifying family context, child characteristics, and broader societal influences as factors that frequently prevent meaningful engagement, and arguing that understanding these barriers is essential for developing strategies that can more effectively connect parents with their children's educational experiences. Chen, Byrne, and Vélez (2022) study how family

income and racial or ethnic background shaped parents' experiences during the early months of the COVID-19 pandemic in the United States, finding that low-income and minority families faced significantly greater financial and logistical challenges than wealthier and White families, thereby underscoring the intersection of economic disparity and race in shaping educational outcomes during crises. Thorell et al. (2022) analyze the impact of homeschooling during the pandemic on families with children who have mental health conditions across Europe, finding that parents experienced considerable stress, particularly in the absence of adequate school support, which highlighted the urgent need for more robust assistance for families in emergency educational contexts. LeBaron and Kelley (2021) review how financial socialization within families influences children's future financial and mental well-being, emphasizing that the transmission of financial values and practices during childhood plays a significant role in shaping long-term attitudes, behaviors, and financial stability. Lau and Lee (2021) explore parents' perspectives on distance learning for kindergarten and primary school children during school closures in Hong Kong, finding widespread dissatisfaction with insufficient school support and concerns over excessive screen time, and recommending that schools provide more diverse and better-supported learning activities during periods of remote instruction.

Parental involvement in education is a well-established determinant of students' academic success. Piskorz-Ryń and Chikwe (2024) explored how various forms of parental engagement, including emotional support, academic assistance, and financial support, positively impact students' academic outcomes, while also acknowledging that socio-economic barriers such as time constraints, economic hardship, and cultural attitudes often prevent parents from fully engaging. Sanborn, Manze, and Watnick (2024) focused on single-parent students in higher education and found that these individuals face greater financial, health, and academic challenges than their married or cohabiting counterparts, with lower grade point averages, higher debt levels, and greater need for basic assistance, leading the authors to advocate for targeted institutional interventions. Ajayi et al. (2022) examined the challenges faced by student-parents in United States higher education using the socio-ecological model, identifying the competing demands of parenting, studying, and working as significant obstacles to academic progress and calling for institutional policies more attuned to the needs of this population. Goldberg et al. (2021) studied the academic performance and parental expectations of adoptive families, finding that despite high parental involvement and education levels, adopted children tend to face more academic struggles than non-adopted children, and that adoptive parents often navigate a balance between supporting academic needs and prioritizing emotional well-being.

Gana, Rad, and Stoian (2023) investigated how family functioning, emotional bonding, and parent-child interactions influence academic success, finding that positive family dynamics and strong emotional connections between parents and children play a crucial mediating role in translating healthy family relationships into academic achievement. Dotterer (2022) examined how parental involvement changes across developmental stages, particularly in secondary and higher education, identifying a general decline in engagement as children age while noting racial and ethnic differences in the nature of parental participation. Darwanto et al. (2024) explored parental involvement in Indonesian boarding schools that integrate Islamic and general education, finding that while parents create nurturing home environments, their engagement in school activities and communication with educators remains limited, and calling for improvements in institutional management to facilitate greater parental participation. Vadivel et al. (2023) found a clear link between low socioeconomic status and poor academic outcomes, recommending the provision of vocational training and parental education programs to help break the cycle of poverty and increase awareness of the importance of academic

engagement. Wondim (2025) examined parental engagement in early childhood education in Ethiopia and found that while parents supported their children effectively at home, their involvement in school activities and communication with teachers was low, underscoring the need for stronger parent-school partnerships. Bago (2022) analyzed the academic performance of students from single-parent households across the United Kingdom, the United States, and Africa, finding consistently lower academic performance despite similar intellectual abilities and emphasizing the importance of reducing poverty and providing targeted educational resources to mitigate the disadvantages associated with single-parenthood.

Parental involvement has long been identified as a significant contributor to students' academic success. GA and Salako (2022) found that self-efficacy and parental involvement were strong predictors of school adjustment in high-achieving secondary school students in Oyo State, Nigeria, demonstrating that students with higher levels of both attributes were better able to adapt to school environments and achieve academically. Huddar (2021) highlighted the importance of parental involvement in shaping students' academic and non-academic lives, emphasizing that when parents provide appropriate guidance and support, they significantly enhance study habits, home environments, and overall academic performance. Chopel and Choden (2024) explored the attributes contributing to academic success among high-achieving students in secondary school, identifying a strong reading habit, effective time management, use of technology, and support from parents and teachers as key enabling factors, underscoring that achievement is shaped by both individual effort and external support systems. Poudel, Subedi, and Dahal (2024) focused on the impact of parental involvement on academic excellence in Nepali public schools, finding that active parental participation through school committees and strong parent-teacher relationships directly improved student performance, and advocating for comprehensive collaborative frameworks involving parents, teachers, and school management.

Yan and Gai (2022) explored academic resilience among students from low socioeconomic backgrounds, identifying protective factors such as a strong sense of academic identity, achievement motivation, and supportive relationships with parents and teachers as central to enabling students to overcome socio-economic disadvantages. Chang and Shih (2023) examined how the academic success of Asian American students is shaped by family, school, and community contexts, finding that supportive parenting, appropriate expectations, and strong parent-child relationships were critical contributors, while hostile parenting or resource deficits served as barriers. Jemison-Ewing and Cummings (2022) addressed the academic success of Black students who perform well despite institutional racism, highlighting the importance of self-efficacy, resilience, school counselor support, and engaged parental involvement as key factors enabling these students to navigate systemic challenges. Cook (2021) investigated whether parental involvement affected the academic performance of gifted and talented students, finding that while parental engagement did not determine gifted status, it continued to support the maintenance of high academic standards. Flores (2022) examined how Mexican immigrant mothers supported the educational success of their high-achieving daughters through non-traditional forms of involvement, including work, spirituality, and storytelling, calling for a broader reconceptualization of parental involvement that recognizes culturally specific practices.

Family values, motivation, and support play crucial roles in shaping students' academic success. Descals-Tomás et al. (2021) demonstrated that teacher and family support positively influenced Spanish university students' expectancy-value beliefs and achievement goals, leading to higher academic engagement and underscoring the importance of a supportive external environment in fostering intrinsic motivation. Peng, Sun, and He (2022) found that parental and teacher support significantly impacted the academic success of secondary vocational students in China, with learning engagement serving as a key mediating variable.

Affuso et al. (2023) showed that parental involvement and teacher support positively influenced the motivation and self-efficacy of 419 adolescents over time, with parental influence being particularly effective in enhancing motivation and teacher support having a stronger impact on self-efficacy. Reese et al. (2022) examined the impact of traditional Latino family values on children's early school adaptation and found that when cultural values such as the concept of *educación* were actively integrated into family routines, they positively influenced educational outcomes. Gamage, Dehideniya, and Ekanayake (2021) revealed that students' personal values significantly shaped their academic behaviors and overall achievements in higher education, emphasizing the importance of nurturing values aligned with academic goals. Vadivel et al. (2023) further identified that children from low socioeconomic status backgrounds often face additional pressures, including early workforce entry, which diminishes parental engagement with schooling, and recommended vocational training and parental education programs as remedial measures. Schmid and Garrels (2021) examined parental involvement among vulnerable students in Norway and identified five beneficial forms of involvement, namely social psychological support, supervision of schoolwork, practical support, high expectations, and fostering a sense of obligation and gratitude, affirming that even non-formal parental engagement can positively affect student achievement. Sue and Okazaki (2022) proposed that Asian American students' academic success is more attributable to the cultural prioritization of education than to genetic factors, underscoring the critical role that family values play in shaping educational motivation. Munir et al. (2023) found that while students from higher socioeconomic backgrounds generally perform better, parental involvement and school resources can substantially mitigate the negative effects of low socioeconomic status. Vu et al. (2022) reviewed the reciprocal relationship between motivation and academic achievement, proposing that fostering motivation is a continuous, dynamic process with lasting implications for student success.

Parental involvement, school support, and social interventions collectively play a critical role in enhancing students' academic achievement. Piskorz-Ryń and Chikwe (2024) demonstrated that emotional, academic, and financial parental support directly improve both academic performance and emotional well-being, while also acknowledging that barriers such as time constraints and cultural attitudes must be addressed to fully leverage parental engagement. Werang et al. (2024) confirmed that both parental support and a positive school environment have direct, significant effects on academic outcomes, emphasizing that both domains must be fostered in tandem. Hayek et al. (2022) found that authoritative parenting, characterized by warmth, support, and clear expectations, was associated with higher academic achievement among Lebanese adolescents, with students' self-efficacy and academic intention serving as key mediating variables. Macnamar and Burgoyne (2023) critically reviewed growth mindset interventions and found their overall effect on academic performance to be minimal, urging more rigorous program design and evaluation. Mahoney et al. (2021) advocated for systemic social and emotional learning programs that develop competencies such as emotional regulation, goal-setting, and positive interpersonal relationships, arguing that equitable and inclusive SEL implementation has broad positive impacts on both academic performance and student well-being. Munir et al. (2023) reinforced the importance of targeted interventions aimed at providing additional academic and familial support to students from disadvantaged socioeconomic backgrounds. Wilder (2023) confirmed through meta-analysis that parental involvement is positively correlated with academic achievement, particularly when parents maintain high academic expectations for their children, a form of involvement found to be more influential than direct homework assistance. Rodriguez et al. (2022) identified the need for tailored interventions for English Learners in New York City public high schools, highlighting language barriers and cultural differences as key challenges requiring specialized support.

Eden, Chisom, and Adeniyi (2024) found that collaborative partnerships among parents, schools, and communities led to improved academic performance, higher attendance, and stronger social-emotional development. Ma and Li (2022) demonstrated that positive teacher-student relationships improved academic performance, with parental involvement serving a compensatory function in primary school settings, though its moderating influence diminished in secondary school.

The synthesis of existing literature reveals that children's educational success depends on a complex and interrelated set of factors encompassing financial stability, family support, personal values, and institutional engagement. Financial challenges can constrain learning opportunities and perpetuate cycles of disadvantage, yet strong parental involvement through emotional encouragement, academic guidance, and the cultivation of high expectations significantly enhances student performance and resilience. Family values and motivational orientations further equip children to remain focused and determined in the face of adversity. Simultaneously, schools and communities must provide supportive environments and practical resources to help offset socioeconomic disadvantages. Collectively, the body of research reviewed underscores that improving educational outcomes is not achievable through any single intervention but requires the integration of financial stability, active family involvement, and coordinated school-community support to ensure equitable access to academic success for all learners.

Statement of the problem

This study aims to explore the experiences of financially deprived families in raising high achieving students. It seeks to understand the challenges they face, the strategies they employ, and the role of family values and support in fostering academic success.

Based on this purpose, the study is guided by the following research questions:

1. What challenges do financially deprived families encounter in supporting their children's education?
2. What strategies or practices do parents employ to nurture high achievement in their children despite financial limitations?
3. What factors contribute to children's academic success?
4. What recommendations do parents suggest in order to help other families in similar situations foster high achievement among their children?

METHODOLOGY

This study employed a descriptive qualitative research design, which was deemed appropriate for exploring and understanding the lived experiences of financially deprived families raising high-achieving students. The descriptive qualitative method focused on capturing detailed, rich, and meaningful descriptions of participants' experiences, perspectives, and practices without manipulating variables. Through this approach, the study aimed to provide an in-depth understanding of the challenges, strategies, and family dynamics that contributed to students' academic success, highlighting the unique contexts and realities of economically disadvantaged households. The design further allowed for flexibility in data collection through methods such as interviews, observations, and document analysis, enabling the researcher to gather comprehensive and nuanced information directly from parents. This approach emphasized participants' voices and personal narratives, making it particularly suitable for investigating how families navigated financial limitations while fostering high achievement. The design also facilitated the identification of patterns, themes, and insights

capable of informing educational practices, family support programs, and policies aimed at assisting students from financially challenged backgrounds.

The study was conducted in Lutab, Asibanglan, Pinukpuk, Kalinga, and specifically involved parents or primary caregivers whose children had formerly been enrolled in Lutab Elementary School. These families were selected because they represented households that had successfully navigated persistent economic hardship while enabling their children to complete formal education and attain professional status. The research locale was therefore integral to the study's focus, as it situated the inquiry within a specific community context where financial deprivation and educational resilience intersected in meaningful and documentable ways.

Participants were selected through snowball sampling, a technique appropriate for qualitative studies involving populations that are not easily accessible through conventional sampling frames. An initial set of participants was identified based on established inclusion criteria, after which they were asked to refer other parents or primary caregivers with similar experiences and backgrounds. This referral process continued until the desired number of ten participants was reached. The use of snowball sampling allowed for an in-depth exploration of parental perspectives and strategies that supported educational attainment and professional achievement among children raised in poverty, ensuring that those recruited possessed firsthand and substantive knowledge of the phenomenon under investigation.

To qualify for participation, individuals were required to meet the following inclusion criteria: the participant must be a parent or primary caregiver of a child who was previously enrolled at Lutab Elementary School; participants must be referred by previously identified participants or informants and recognized as belonging to financially deprived families; the child must have completed tertiary education and must currently be employed or recognized as a professional, including but not limited to teachers, nurses, engineers, or holders of other licensed or degree-based occupations; and the parent must be willing and able to share lived experiences, strategies, and challenges through in-depth interviews. These criteria ensured that participants could provide credible and firsthand accounts of the parental practices, values, and coping mechanisms that contributed to their children's academic persistence and eventual professional success despite economic limitations. A total of ten parents or primary caregivers from financially deprived families were recruited through this process, all of whom satisfied the inclusion criteria and consented to participate in the study.

The primary data collection instrument used in this study was a researcher-developed interview guide designed to ensure consistency and focus during qualitative interviews with the parent participants. The interview guide contained open-ended questions aligned with the research objectives, allowing parents to freely share their experiences, challenges, and strategies in raising high-achieving students despite financial deprivation. This instrument facilitated in-depth discussions while providing the flexibility necessary for probing and follow-up questions that clarified and enriched participants' responses. The interview guide was reviewed and validated by experts in education and qualitative research to ensure the clarity, relevance, and appropriateness of the questions. This validation process contributed to the credibility and reliability of the data by ensuring that all key topics were systematically addressed across interviews, thereby enabling the study to capture rich and detailed narratives relevant to its objectives.

The study adhered to established ethical standards throughout the research process in order to protect the rights, welfare, and privacy of all participants. Prior to data collection, informed consent was obtained from each participant, ensuring that they clearly understood the purpose of the study, the research procedures involved, the potential risks and benefits of participation, and their role in the research. Participation was entirely voluntary, and all participants were explicitly informed of their right to withdraw from the study at any stage

without penalty or consequence of any kind. To safeguard confidentiality and privacy, the identities of participants were protected through the use of pseudonyms, and all collected data were securely stored and accessible only to the researcher. Throughout the research process, the researcher maintained professionalism, respect, and sensitivity in all interactions with participants to minimize potential discomfort or harm. These measures ensured that the study was conducted with integrity and with full consideration of the participants' rights and well-being.

The data gathering procedure commenced with securing the necessary permissions and approvals from the school administration of Lutab Elementary School and other concerned authorities. Upon receipt of approval, the researcher implemented snowball sampling to recruit parent participants, beginning with an initial group meeting the established inclusion criteria, who subsequently referred other qualifying parents or primary caregivers. All participants were informed of the purpose of the study, the nature of their participation, and their rights as respondents prior to the commencement of any data collection activity. Following the successful acquisition of informed consent, the researcher conducted individual interviews using the validated interview guide at times and locations convenient for each participant. The interviews were conducted in a respectful and confidential manner, providing parents with the assurance and space needed to openly share their experiences and perspectives. With the explicit permission of each participant, the interviews were audio-recorded to ensure accuracy in capturing the data, and field notes were taken concurrently to document non-verbal cues and any contextually relevant observations. The gathered data were subsequently transcribed verbatim and systematically organized in preparation for qualitative analysis.

The study employed thematic analysis as the primary method for examining the collected data, a qualitative analytical approach used to identify, analyze, and interpret patterns and themes within narrative content. Following verbatim transcription of all interviews, the researcher engaged in multiple careful readings of the transcripts to develop familiarity with the material and to identify meaningful statements and recurring ideas related to the parents' experiences, challenges, and strategies in supporting their children's academic success despite financial limitations. Initial codes were generated from these meaningful units of data, after which related codes were grouped and organized into broader themes reflecting significant dimensions of the participants' narratives. These themes were subsequently reviewed, refined, and clearly defined to ensure that they accurately represented the data and remained aligned with the research objectives. Thematic analysis enabled the researcher to present a comprehensive and coherent account of both the shared and unique experiences of the participating parents, generating in-depth insights into how financially deprived families fostered conditions for high academic achievement beyond the constraints of economic limitation.

RESULTS AND DISCUSSION

This study examined the lived experiences of ten parents or primary caregivers from financially deprived families in Lutab, Asibanglan, Pinukpuk, Kalinga, whose children had successfully completed formal education and achieved professional status despite persistent economic hardship. Employing a descriptive qualitative research design and snowball sampling, the study recruited ten participants who met the established inclusion criteria. Data were gathered through individual in-depth interviews using a validated researcher-developed interview guide, and the resulting narratives were analyzed through thematic analysis involving verbatim transcription, inductive coding, and the development of overarching themes. All findings presented in this section are grounded in the data gathered from the ten participants and are interpreted in direct relation to the study's objectives, which sought to document the

challenges encountered, the strategies employed, the family values sustained, and the recommendations advanced by financially deprived parents in supporting their children's academic success.

Challenges encountered by financially deprived families in supporting their children's education

The first and most pervasive theme that emerged from the participants' narratives concerned the inability to provide essential educational materials and financial support. Across multiple accounts, parents conveyed that their household income was insufficient even to address basic daily needs, let alone school-related expenses. Participant 1 expressed that "We can't provide the necessary school materials... the salary there is not enough for our daily living," while Participant 3 stated that "Our money is only enough to buy foods for our daily living." Participant 10 similarly remarked that "The money I bring home is often not enough to cover my child's school needs." These accounts collectively demonstrate that household income among the participating families was primarily directed toward basic survival, rendering educational expenditures a secondary and frequently unattainable priority. The findings align with Mundoc et al. (2024), who emphasized that parents from low-income families experience persistent financial strain that compels them to prioritize food and daily living over educational expenses. The Girls' Education Challenge (2024) further documented that poverty remains a significant barrier even within nominally free education systems, as families continue to bear hidden costs associated with schooling that income cannot absorb.

A second major challenge identified across the narratives was the instability of income sources, as most families depended on farming and seasonal manual labor characterized by low and irregular earnings. Participant 4 noted the absence of "stable job to augment the financial needs of the family," and Participant 7 acknowledged that "We are only farmers, limited resources and capabilities." These statements illuminate the structural economic vulnerability of the participating families, whose livelihoods offered neither predictability nor sufficiency in meeting educational demands. Mundoc et al. (2024) similarly found that parents from agriculturally dependent households experience unstable employment and restricted income opportunities that undermine their capacity to consistently support their children's education. Bonda et al. (2025) further documented that families in socioeconomically deprived rural communities, particularly those reliant on farming and informal labor, face chronic financial insecurity that reduces their ability to provide learning materials and sustained school engagement.

In response to these material constraints, a third theme emerged around sacrificial coping mechanisms through which parents endured extreme physical and emotional hardship to maintain their children's educational participation. Participant 3 described walking for one hour from the mountain carrying loads and stated, "even we have no longer left... we still send all the money to our child," while Participant 5 noted that parents "look for labor jobs to add it to the money I have provided." These narratives demonstrate that parents regarded personal deprivation as an acceptable cost in the service of their children's schooling. Beasley et al. (2022) corroborate these findings, documenting that parents in poverty commonly engage in physically demanding labor and make personal sacrifices as coping mechanisms to sustain family survival and support education under conditions of chronic financial insecurity.

Limited access to educational resources constituted a fourth theme, with several participants describing how the absence of books, gadgets, and learning materials prevented their children from fully participating in academic tasks. Participant 5 stated that "We don't have gadgets, books... because I can't afford to buy," and Participant 7 acknowledged that

students "have limited materials... struggle in completing their activities." The National Association of Secondary School Principals emphasizes that students living in poverty are placed at a disadvantage in completing schoolwork due to the absence of computers, books, and internet access at home. Scientia Educare (2025) similarly highlights that limited access to textbooks and learning supplies in economically disadvantaged families contributes to persistent learning gaps and reduced academic achievement, reinforcing the systemic educational consequences of material deprivation.

The fifth and final challenge identified in the data concerned the academic and emotional strain experienced by students as a direct consequence of financial difficulties. Participant 1 observed that "our child can't concentrate... they always think what we are doing," while Participant 6 noted that students "are shy... and will not participate." Participant 8 described children as feeling "stressed or less confident," and Participant 10 characterized students as "shy, embarrassed... or stressed." Taken together, these accounts reveal that financial hardship not only restricts material provision but also generates emotional conditions that impair students' concentration, self-confidence, and willingness to engage in classroom activities. The National Association of Secondary School Principals reports that students from low-income families frequently experience anxiety, stress, and reduced self-esteem as a result of economic hardship, negatively affecting academic motivation. Steps4Kids (2025) further explains that poverty-related stress contributes to emotional difficulties such as disengagement and lack of confidence, ultimately limiting students' participation and learning outcomes. Brooks-Gunn and Duncan (2020) emphasized that poverty adversely affects children's cognitive and socio-emotional development, resulting in stress, lower confidence, and reduced school participation, while Reardon (2021) reported that children from low-income families face significant academic disadvantages, including lower overall engagement and achievement.

Strategies employed by parents to support academic achievement despite financial limitations

The second major area of findings documented the range of strategies that parents actively employed to sustain their children's academic progress despite economic constraints. The first and most consistently reported strategy was the provision of consistent encouragement and motivation as a compensatory substitute for material support. Participant 1 described encouraging children by conveying that "hard work and perseverance are more important than the material things we lack," while Participant 2 affirmed the commitment to "continue to encourage them to persevere in life." Participant 9 shared telling the child that "education is the key to a better and more hopeful life." These statements reflect parents' deliberate use of motivational guidance to sustain children's persistence and aspirations in the absence of adequate resources. UNICEF (2021) underscores that parental emotional support, encouragement, and positive reinforcement significantly enhance children's motivation and resilience, particularly in disadvantaged contexts. The OECD (2022) similarly emphasizes that parents' motivational involvement, including the reinforcement of perseverance, the valuing of education, and the setting of positive expectations, strongly influences students' engagement and long-term educational outcomes even in low-income households.

A second strategy involved the deliberate instillation of the value of education as both a social equalizer and a pathway to a better future. Participant 3 expressed the belief that "education is the only thing that we can help them... no one can steal their education," and Participant 5 described education as "their best weapon to combat all problems in life." By framing education as an inalienable asset and a source of empowerment, parents reinforced in their children a purposeful and goal-oriented orientation toward schooling. UNICEF (2021) emphasizes that parents' beliefs about education significantly influence children's motivation,

learning persistence, and future aspirations, particularly in marginalized contexts. The OECD (2021) further highlights that when families consistently promote education as a valuable investment and a means for social mobility, students are more likely to remain engaged and develop resilience despite socioeconomic disadvantages.

Sacrifice and resourcefulness constituted a third prominent strategy, with parents accepting any available labor, however physically demanding or unstable, to meet their children's school-related needs. Participant 5 stated, "I accept any job in order to earn money and send it to my child," and Participant 6 affirmed, "we do all this in order to provide the materials, allowances, and food." These accounts underscore the depth of parental commitment and the extent to which education was treated as a family investment demanding personal cost. UNICEF (2022) emphasizes that parents in low-income contexts frequently engage in heightened labor and personal sacrifice to sustain their children's education, reflecting deep responsibility and long-term aspirations for social mobility. The World Bank (2020) similarly reports that economically disadvantaged parents rely on resourcefulness, informal work, and multiple income-generating activities to cover schooling expenses.

A fourth strategy concerned the creation of supportive learning environments within the family's limited means. Participant 7 noted providing "time and space to finish assignments," while Participant 8 described actively asking about all the child's school activities. Participant 10 directed the child to the school library, acknowledging that "we don't have resources at home." These practices reflect parents' adaptability in sustaining learning engagement despite structural and material constraints. UNICEF (2021) highlights that parental engagement through monitoring, emotional support, and utilization of community learning resources plays a critical role in maintaining academic engagement in resource-limited households. The OECD (2020) further emphasizes that home-based learning support and access to shared community resources significantly enhance students' learning continuity and motivation among disadvantaged families. Kim and Asbury (2020) and Garbe et al. (2021) similarly affirm that parental guidance, structured routines, and emotional support positively influence children's academic engagement and perseverance even when material resources are limited.

Perception of family values, motivation, and support in children's academic success

The third thematic area explored how family values, motivational practices, and support systems shaped children's academic persistence and achievement. The first theme within this area centered on the transmission of core values including discipline, respect, and determination. Participant 1 stated that "we value discipline and determination... perseverance despite hardships is the true key to success," Participant 8 emphasized "hard work, determination, and respect," and Participant 9 described teaching children to be "strong, hardworking, and respectful." These accounts reveal that parents deliberately cultivated a value system intended to function as an internal engine of academic persistence, compensating for absent material support through the development of character and self-regulation. Sano, Mammen, and Houghten (2020) emphasize that strong family values and positive parental guidance foster resilience and stability among low-income families, enabling children to adapt successfully despite poverty-related stressors. Kong (2020) further highlights that parental discipline, perseverance, and close parent-child relationships significantly promote academic resilience among students from low socioeconomic backgrounds.

Spirituality and faith emerged as a second theme within this area, with prayer and religious guidance functioning as sources of emotional strength, hope, and coping during difficult times. Participant 2 shared that "we always pray to God to guide our child," and

Participant 3 emphasized that "in everything that we do we ask God for his blessing." These faith-based practices provided families with a sense of purpose, reassurance, and collective orientation toward a hopeful future. Zhang and Li (2021) found that faith and religious practices play a vital role in helping low-income families cope with education-related stress by providing emotional comfort and resilience. Mahoney (2021) similarly emphasizes that parental spirituality and religious guidance significantly influence children's emotional adjustment and coping abilities during periods of hardship, reinforcing faith as a stabilizing resource within the family unit.

The third theme under this area addressed the role of extended family support systems and parents' own life experiences as motivational tools. Participant 7 noted that "other family members also help them and give advice," and Participant 9 emphasized that "our whole family also stands behind them... cheering them on." Parents further shared personal hardships with their children as a source of motivation: Participant 3 stated, "we tell them stories about the hardships we experienced," and Participant 9 expressed, "I don't want them to experience the same hardships I face." This collective family commitment reinforced students' sense of purpose and determination. LeBouef and Dworkin (2021) emphasize that extended family networks provide critical emotional and motivational resources that enhance students' perseverance and academic engagement in economically disadvantaged contexts. Kely and Wakabayashi (2020) further highlight that shared family experiences, encouragement, and collective involvement function as protective factors that strengthen students' motivation and persistence in high-poverty communities. Fan and Chen (2001) and Hill and Tyson (2009) corroborate that parental involvement, value transmission, and family encouragement are strongly linked to improved school performance and sustained academic persistence.

Recommendations to support educational success among financially deprived families

The fourth and final thematic area documented the recommendations advanced by participants to address the structural and relational dimensions of educational support for financially deprived families. The first recommendation emphasized the expansion of financial assistance programs and scholarships. Participant 1 described scholarships as "a great help," Participant 2 urged that "the government should provide materials or financial support for children from poor families," and Participant 9 advocated for expanded "scholarship opportunities for poor families." Angrist, Autor, and Pallais (2020) found that scholarship and merit-based aid programs significantly increase college retention and degree completion among low-income students, underscoring the transformative potential of financial assistance. The Urban Institute (Monarrez, Hernandez, & Rainer, 2021) similarly reports that increased investment in student financial aid leads to higher enrollment and completion rates, particularly for students from economically marginalized backgrounds.

The second recommendation concerned the provision of free educational resources and academic support services, including school supplies, uniforms, and tutorial programs. Participant 1 recommended the provision of "more free school supplies... and free tutorial," while Participant 8 highlighted the need for "extra tutorials and free school supplies." UNICEF (2020) highlights that the provision of essential learning materials and targeted academic support programs plays a vital role in improving learning outcomes and reducing dropout risks. The OECD (2021) further emphasizes that free access to educational resources and supplementary learning services, such as tutoring and remediation, significantly benefits disadvantaged learners by strengthening foundational skills.

The third recommendation called for the provision of livelihood programs and skills training for parents as a long-term strategy for sustaining educational support. Participant 5 advocated for "more job opportunities," and Participant 10 emphasized the need for "livelihood

trainings or skills programs... to find better and more stable sources of income." Sano, Mammen, and Houghten (2021) highlight that livelihood and employment-focused interventions significantly improve family economic stability and enable low-income parents to better support their children's educational needs. The Department of Social Welfare and Development (DSWD, 2023) similarly emphasizes that livelihood and skills-training programs enhance income security and reinforce parents' capacity to invest in education, thereby contributing to long-term family well-being.

Despite advocating for external support, participants consistently underscored the irreplaceable importance of their own parental role. Participant 1 urged, "never lose hope... love, guidance, and discipline are more important," and Participant 10 emphasized that "emotional support becomes our greatest gift." These statements reinforce that meaningful parental involvement extends beyond financial capacity and remains a vital determinant of children's educational outcomes. Schmid and Garrels (2021) found that vulnerable students identified parental emotional support, encouragement, and clearly expressed expectations as key contributors to educational persistence, while Gay et al. (2020) demonstrated that parental guidance significantly buffers the effects of poverty on children's academic development. De Paz et al. (2024) further reported that parents in the Philippines advocate for scholarship programs, learning support, and stronger school-home coordination, and Kim and Asbury (2020) emphasized that structured guidance and accessible community resources improve parents' capacity to support learning and enhance children's educational outcomes.

The life narratives of the participants further illuminate the transformational arc through which these families moved over time, from extreme poverty to meaningful stability. In the earlier stages of their lives, families survived on rice paired with salt, oil, soy sauce, or matika, reflecting the depth of financial deprivation they endured. Despite these circumstances, parents maintained steadfast commitment to their children's well-being and education, motivated by the conviction that schooling was the only reliable pathway to a better future. Over time, through continuous effort, perseverance, and collective family unity, meaningful change became evident. Today, participants are able to provide for their families more consistently, with meals now including meat, tilapia, and bangus as markers of improvement from past deprivation. Families can celebrate special occasions and actively participate in community programs, reflecting a sense of restored dignity, inclusion, and social progress.

Taken together, the findings presented in this chapter comprehensively address the objectives of the study by documenting the multidimensional challenges faced by financially deprived families, the adaptive strategies they employed, the values and support systems they sustained, and the institutional and personal recommendations they advanced. The results contribute to the field by demonstrating that academic success in economically constrained contexts is not contingent solely on material resources but is shaped by a complex interplay of parental commitment, value transmission, faith, extended family support, and motivational guidance. The convergence of emotional, relational, and structural factors in the participants' experiences reinforces the necessity of holistic, integrated approaches to educational support that address both the immediate material needs of learners and the broader capacities of families to sustain academic engagement. These findings provide the empirical foundation for the conclusions and recommendations presented in the subsequent chapter of this manuscript.

CONCLUSION

This study has illuminated the profound and complex realities experienced by financially deprived families in rural Lutab, Asibanglan, Pinukpuk, Kalinga, as they strive to sustain their children's educational participation and achievement despite severe and persistent

economic hardship. The findings collectively reveal that poverty imposes formidable barriers across multiple dimensions of family life, from the inability to provide essential school materials and financial allowances to the chronic instability of income derived from farming and seasonal manual labor. These material limitations are further compounded by students' emotional and psychological responses to economic deprivation, including heightened stress, diminished self-confidence, social withdrawal, and reduced concentration in academic settings. Yet the narratives that emerged from the ten participants do not conclude with hardship. Rather, they document a journey marked by remarkable parental resilience, resourcefulness, and an unwavering commitment to education as the primary pathway through which families aspire to transform their circumstances and secure better futures for their children.

Central to the study's findings is the recognition that parental strategies operating beyond the material domain are equally consequential in sustaining children's academic achievement. Despite the absence of sufficient financial resources, parents consistently employed emotional encouragement, motivational guidance, and personal sacrifice as deliberate instruments of educational support. Communicating the transformative value of education, instilling core values of discipline, perseverance, respect, and hard work, and sharing personal narratives of hardship as cautionary and inspirational examples all functioned as non-material strategies that reinforced children's internal motivation and determination. Faith and spirituality further provided families with emotional resilience, a sense of purpose, and the collective hope necessary to persist through adversity. Extended family networks also played a vital role, with advice, encouragement, and communal support from relatives strengthening children's confidence and reinforcing their sense of collective belonging and shared responsibility for academic success. These findings affirm that parental love, consistent emotional presence, and the deliberate cultivation of values constitute irreplaceable foundations for children's educational persistence, regardless of a family's financial standing.

The study's findings also carry significant implications for institutional and policy-level action. Participants consistently identified the expansion of scholarship programs and government-provided financial assistance as critical interventions for reducing the risk of educational discontinuation among children from poor households. The provision of free school supplies, uniforms, learning modules, and tutorial services was similarly emphasized as a practical and necessary measure to ease the financial burden on families while supporting students' academic engagement and performance. These recommendations point directly to the Department of Education, which is urged to establish community learning centers in rural areas that offer free tutorial services and academic guidance for students whose parents have limited educational backgrounds, and to implement mechanisms ensuring that identified low-income households receive essential learning materials without cost. The local government unit is called upon to develop more inclusive scholarship programs that prioritize students from remote and mountainous communities and to ensure transparent and equitable selection processes, while also organizing skills and livelihood training for parents to improve family income and thereby strengthen their capacity to support their children's schooling.

Institutional support from the Department of Social Welfare and Development is equally essential. Participants' experiences underscore the importance of strengthening non-material dimensions of parenting through structured family enrichment initiatives. The conduct of workshops under the Pantawid Pamilyang Pilipino Program that focus on emotional reinforcement, values-based parenting, and family engagement with children's education would meaningfully complement the material support that financial aid programs provide. In parallel, the expansion of livelihood and skills-building programs for parents is strongly recommended, with Technical Education and Skills Development Authority positioned as a key partner in delivering community-based vocational training in rural areas. Through collaboration with schools and local government units, TESDA can offer skills programs that

equip parents with income-generating competencies beyond farming, enable small-scale enterprise development using local resources, and provide families with the means to cover school-related expenses such as project materials, allowances, and basic technology without compromising food and other essential needs. These economic empowerment initiatives represent a long-term structural response to the financial instability documented across the participants' narratives.

The life trajectories documented in this study stand as powerful testimonies to the transformative potential of perseverance, sacrifice, and strong family values in the face of material deprivation. Families who once subsisted on rice with salt, oil, soy sauce, or matika have, over time, achieved greater stability, with children now employed as professionals and households now able to sustain daily meals that include meat, tilapia, and bangus, participate in community programs, and celebrate occasions that were once beyond their reach. These outcomes affirm that academic success in economically constrained contexts is not contingent solely on material resources but emerges from the sustained interplay of parental commitment, relational support, shared values, and institutional engagement. The study contributes to the field of educational and social research by offering a strength-based and contextually grounded understanding of how financially deprived families in indigenous rural communities navigate systemic barriers to produce high-achieving and professionally successful children. Future researchers are encouraged to further explore the life trajectories of children from financially deprived families who have achieved educational and socioeconomic success, potentially employing longitudinal or comparative designs to deepen understanding of the protective factors and enabling conditions that sustain academic achievement across generations.

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