

# Experiences and Strategies: Supporting Livelihoods of Underemployed People in Barangay General Paulino Santos

Valerie Jade D. Cullo\*, Ken Lawrence B. Chan, Airabelle B. Solidanio, Ayesha Kyle B. Aloot, Archel Thomas C. Tayao, Ezequiel D. Quijano and Paul John A. Estrella

Notre Dame Of Marbel University, Philippines

\*Corresponding Author

DOI: <https://dx.doi.org/10.47772/IJRISS.2024.806126>

Received: 26 May 2024; Accepted: 08 June 2024; Published: 11 July 2024

## ABSTRACT

This research aimed to describe the experiences of underemployed people and their subsistence strategies. The results in this study were gathered through a qualitative method, specifically narrative research design. The five participants were selected based on purposive sampling technique. In using narrative analysis, the recurring themes revealed that the underemployed people experienced financial instability, job difficulties due to a lack of educational attainment, and unprepared family planning. Meanwhile, the subsistence strategies in response to the experiences of the participants were allocation of responsibilities through spousal partners; financial management; entrepreneurial engagement; and seeking alternative resources. The study's findings suggested an intervention program that aimed to aid the residents with their livelihood, and sought to provide underemployed individuals with means to maximize their income sources, specifically through a livelihood program collaborating with government agencies targeting the sustainable development goals of no poverty, decent work and economic growth. Through the collaboration among government agencies, underemployed individuals achieved their needs as well as their awareness and understanding of their condition. The findings were essential to the improvement of the community that sought to address the issues emerging amongst underemployed individuals. To further effectively sustain it, the researchers recommended conducting regular community profiling to track the recent situation, problems, and issues inside the community arising to possible solutions.

**Keywords:** experiences; subsistence strategies; livelihood program; underemployment; underemployed people

## INTRODUCTION

### Background of the Study

Humans have survived through many eras throughout their lives; they have diverged in significant ways from man's ape cousins, and through that, their very survival is to utilize different survival techniques and the resources that surround them, as stated by Kraft et al. in 2021. In addition to that, Hasty et al. (2021) noted that these survival techniques can often be called subsistence strategies, by which a community or society satisfies its basic needs for survival. Subsistence means the action or fact of maintaining or supporting oneself at a minimum level. Also, as stated, there are five basic modes of subsistence that have been used throughout human history, which are foraging, pastoralism, horticulture, agriculture, and industrialism. In today's modernized world, many people utilize subsistence strategies for living, even going so far as to make it a livelihood. This statement was backed up by the study of Virdin (2023), where he stated that communities around the globe have different styles of strategies to make a livelihood; some use subsistence strategies as a means to meet their basic needs. Livelihood is essential for a person and a community to meet their basic needs, and subsistence strategies can be a way to meet those needs. Ally (2019) additionally revealed that

livelihoods contribute to food security, prevent dependency, reduce vulnerability, enhance self-reliance, and can develop or build a set of specific skills during displacement. However, there are several factors that affect livelihood especially in the modern world where people face the problem of being underemployed and thus suffer from poverty. In 2022, Chen instigated that underemployment is a condition in which workers are employed in less than full-time or regular jobs or insufficient jobs for their training or economic needs. With regards to that, people suffer from poverty not only from being unable to work but also from being paid less. This statement can be backed up by Dalaker (2021), who stated that the underemployed population along with their family member suffer from a low poverty rate as well as with those that have no jobs at all, this means that the findings of his study suggest that lower-income people suffer from poverty because underemployment follows similar patterns over the business cycle to both poverty and unemployment, rising during and immediately following recessions and falling during expansions, implying a link between these trends.

In a global context, underemployment is prevalent and has significant implications for the lives of underemployed people such as financial instability leading to poverty. The global underemployment in 2023 was 5.4% which was lower than 6.6% in 2020 as economies began recovering from the pandemic which affected the lives of many people, says World Bank which was reported by the United Nations. According to the study of Golden and Kim (2023), underemployment emerged as a key factor prompting worker resignations. They added that in the United States, underemployment can lead to immediate risks for financial instability or material hardships, as individuals may not earn enough to cover their basic needs. In addition to what Golden and Kim (2023) indicated, Kopasker et al. in 2018 presented that underemployment can contribute to higher poverty levels, as workers may not earn enough to cover their basic needs based on their study in British households. Furthermore, a study conducted by Li et al. last 2022 in China found that underemployment is significantly associated with the worker's decline in their mental health that leads to financial insecurity because of the incapability of the workers to work due to harmful workplace conditions, especially in wages. Moreover, according to the study of Bell et al. (2019) in the United Kingdom, underemployment is typically associated with low wage rates which means that underemployed workers in the country receive lower payment that raises the insecurity of finances among workers. Lastly, according to the United Nations Children's Fund (UNICEF) in Egypt (2023), underemployment is also linked to poverty, with part-time workers and highly skilled workers in low skill jobs being particularly vulnerable such as youth. In summary, underemployment is prevalent in many countries and is implied that it can lead to higher causes of poverty, indicating that underemployed workers can be more at risk due to the low wage they are given at low-skill jobs, not utilizing their special skills.

In the Philippines, underemployment is a major issue that has a negative impact on both the economy and society. According to the Labor Force Survey from the Philippine Statistics Authority (2024), the underemployment rate in the Philippines in 2023 was 12.4%, this means that out of the 49.64 million employed people, 6.155 million were underemployed, or working less than 40 hours a week, or wanting additional work. However, it was still lower than the underemployment rate in November 2022 because there was a recorded 14.4% of underemployment due to the pandemic. This was supported by an analysis conducted by the International Labor Organization, in 2022 because it was found that the pandemic has worsened the situation for a large number of workers, particularly those with low-skilled, self-employed, or informal jobs. Furthermore, this economic distress has an impact on most Filipino families within the marginalized sector due to the low-paying or part-time occupations usually correspond with underemployment. In addition to that, based on a study by Alisunurin et al. (2022), underemployed workers faced poverty and financial hardship because they earn less than what they need to live and provide for the needs of their families. Another factor is that they suffer from low productivity and skills depreciation, as they lack the opportunities to enhance their work abilities. These underemployed workers also experience social exclusion and mental health issues, as they feel isolated and frustrated by their situation. Furthermore, according to another data from the Philippine Statistics Authority (PSA), the poverty threshold in 2022, the minimum income a family of five needs to meet basic food and non-food requirements, was P12,030, or almost P80 a day for every family member. It was found out that Filipino workers and their families are barely surviving on the minimum wage that was set by the government. In addition to that, according to Demayo (2023), people questioned the government's claim of improvements in the labor market in the country, arguing that low wages and insufficient job opportunities are the main reasons why Filipinos with fewer financial resources and more financial stress due to

underemployment are less satisfied with their lives, resulting in adverse income effects such as debt and more issues such as increased poverty rates and lower living standards

In the local data, based on the findings from the survey of the Community Based Monitoring System coming from the Philippine Statistics Authority conducted in 2017, as the latest data from the City Planning and Development Office in the City of Koronadal, there were a population of 183,199 individuals situated in the City; 52.31% of the population needed additional working hours and 45.79% needed extra working hours. It was also found out that Barangay General Paulino Santos (GPS) had the most population and the highest underemployment rate in Koronadal City with 23,242 individuals which is 11.89% of the City, and 6.56% are underemployed as of 2020. Currently, based on the census from the Barangay General Paulino Santos (GPS) as of 2024, there is a total population of 26,341, with still the most population in Koronadal City and also the highest underemployment rate specifically coming from the Purok Kings, with 2,084 individuals, and 75% of that are underemployed or those with low income which is alarming because they have the biggest number of underemployed individuals in Barangay General Paulino Santos (GPS), Koronadal City. In line with that, it can cause individuals to suffer from poverty as mentioned by Chen (2022) and Dalaker (2021).

The need of conducting this study is very significant considering the implications of underemployment may bring to the quality of life to the residents living in Barangay General Paulino Santos (GPS), specifically in Purok Kings because 75% of the individuals of the purok is underemployed which means that these individuals are suffering from underemployment and poverty which also affect their source of income and means of livelihood. Thus, it is an issue that the researchers wanted to grasp. Furthermore, there is also a lack of local studies about the barangay and its underemployed individuals, so this study wants to provide data to help resolve the lack of data of the barangay that served as a research gap of this study. In line with conducting this study, it also aimed to target the Sustainable Development Goals (SDG) number one (1): No to poverty; and number eight (8): Decent work and economic growth. Specifically, by providing sustainable livelihoods through business avenues that can help the residents' productivity and their source of income. These Sustainable Development Goals (SDG) were targeted in this study by providing the participants a business avenue that addressed their needs financially. In addition, not only it helped the residents to have access to sustainable jobs and eradicate poverty, but also supported economic growth (Dpicampaigns, 2023). Furthermore, identifying the experiences of people residing in Barangay General Paulino Santos (GPS), specifically in Purok Kings helped the researchers know how the residents adapt to their way of living, their subsistence livelihood strategies to support their living condition, and to articulate potential solutions to help the residents.

## Statement of the Problem

This study generally aimed to identify the experiences and subsistence strategies of the residents living in Purok Kings, Barangay General Paulino Santos (GPS), and to determine a program that can be implemented in the area. Specifically, it sought to answer the following: (1) What are the experiences of the underemployed residents in Purok Kings, Barangay General Paulino Santos (GPS)?; (2) What are the subsistence strategies of the underemployed residents in Purok Kings, Barangay General Paulino Santos (GPS)?; and (3) What program can be implemented based on the results of the study?

## Theoretical Framework

The theoretical underpinnings of this study is the Marxist theory in 1848 by Karl Marx, written in his book "Das Capital" published in 1867. Karl Marx proposed that the motivating force of capitalism is in the exploitation of labor, whose unpaid or underpaid work is the ultimate source of surplus value. Karl Marx also focuses his search for the basic principles of history on the economic environments in which societies improve. He believed that society is divided into those who own the means of producing wealth and those who do not, giving rise to class conflict. The Marxist theory stated in his book states that poverty is an inevitable consequence of a capitalist society because of uneven distribution of wealth and income. Poverty is a never ending issue that still continues to be a major problem in the society and remains a complex issue affecting millions of individuals and communities worldwide, which is why some individuals settle for less in their lives

because of the lack of resources and opportunities to have a stable job. Likewise, the people of Purok Kings, Barangay General Paulino Santos (GPS) being a community with underemployed people as well as income and resources not evenly distributed to them because of their current state. This theory is relevant to this study because it provides a basis for analyzing the experiences of the people of Purok, Kings, Barangay General Paulino Santos (GPS) and their subsistence strategies in facing underemployment.

Another theory that is used in this study is the Scarcity Theory by Lionel Robbins (1932) which accords that being poor itself creates a scarcity mindset, which compels the poor to make inadequate choices and actions. This theory implies that poverty leads to livelihood vulnerability, scarcity mindset, and vulnerability to violence. Scarcity theory suggests that people who live in poverty with limited livelihood options may face higher risks of livelihood vulnerability such as underemployment making them more susceptible to shocks and stressors because of the small opportunities in their area (Zhao et al., 2020). Furthermore, it posits that people in poverty develop a scarcity mindset, which can lead them to make suboptimal decisions and engage risky behaviors that may affect their health such as working longer periods of time. In response, the poor with seriously restrained livelihoods may be more vulnerable to mobilization by violent militias as they may be more susceptible to the allure of such groups (Birkmann, 2022). Thus, using the scarcity theory can help give a comprehensive explanation on the reasons why the residents of Purok Kings and Barangay General Paulino Santos (GPS) are facing underemployment.

Another framework used as the basis of this study is Keynes' theory in 1963 of Underemployment Equilibrium which describes a situation in an economy when underemployment is consistently greater than usual. According to Keynes (1963), underemployment happens when employment in an economy falls below full employment and the economy has reached an equilibrium condition with an underemployment rate greater than what is considered optimal. This theory is relevant to this study because it can serve as a basis for understanding why underemployment rates, and experiences exist in Purok Kings and Barangay General Paulino Santos (GPS).

## **METHODOLOGY**

### **Research Design**

This study employed a narrative qualitative research design. A narrative research design is a qualitative method that involves examining and interpreting the stories or narratives related to the research phenomenon and applying them to a set of interview transcripts (Hassan, 2023). The data was analyzed word by word to determine the emergent themes that answers the statement of the problem in this study. The themes that emerged using this research design were discussed one by one in the results and discussion.

### **Locale of the Study**

The study was conducted in Purok Kings, Barangay General Paulino Santos (GPS), a purok in the City of Koronadal, in the Province of South Cotabato, Region XII, Philippines. Based on the census from the Barangay General Paulino Santos (GPS) as of January 2024, Purok Kings has the highest underemployment rate of 75% or those with low income which is alarming because they have the biggest number of underemployed individuals in Barangay General Paulino Santos (GPS), Koronadal City. Therefore, the researchers selected this locale as they have met the standard as a community with a significant number of underemployed individuals that the researchers wanted to study about.

### **Participants of the Study**

The participants of the study were the five (5) residents living in Purok Kings, Barangay General Paulino Santos (GPS), Koronadal City who were interviewed using the in-depth interview that uses one-on-one interview format to uncover in-depth information from the participants (SKIM, 2020). In addition, according to Morse (1994), five (5) participants is an ideal number to use when using a qualitative approach.

### **Sampling Technique**

The participants of this study were mainly selected based on the purposive sampling technique. Purposive sampling is a sampling technique used in order to gain rich information data from the particular



subset of the population that shares the same characteristics (Nikolopoulou, 2023). It is a non-probability sampling in which the researchers selected based on the inclusion/exclusion criteria; (1) the participants must be currently residing in Purok Kings, Barangay General Paulino Santos (GPS) for at least 20 years who are adults because they have the familiarity of the lifestyle in the area (Varjakoski, 2023); (2) the participants must be 18 and above who have an amount of Php 10,957.00 and below monthly income which are in the class bracket of poor and low-income people in the Philippines according to Domingo (2020); and (3) they must be willing to participate in the study. The selected participants were also based on the data from the Community Based Monitoring System from the Philippine Statistics Authority conducted in 2017 to ensure that the selected participants were qualified for the study.

### **Research Instrument**

This research used semi-structured interview to explore the subsistence strategies of people living in Purok Kings, Barangay General Paulino Santos (GPS). The interviews aimed to uncover the experiences and subsistence strategies toward work of people living in Purok Kings, Barangay General Paulino Santos (GPS) using the in-depth interview that uses one-on-one interview format to uncover in-depth information from the participants (SKIM, 2020). A semi-structured interview is applicable to this research because it allowed for a flexible and conversational approach while still ensuring that relevant topics are covered. This approach is particularly useful when exploring personal and sensitive topics, such as the experiences and subsistence strategies. By using a semi-structured interview, the researchers uncovered insights and perspectives from the participants leading to a deeper understanding of their experiences. This study utilized an adopted interview guide from the study of (Rodel et al., 2020), from their research study entitled “Subsistence Strategy of People Living Near B’lok Creek”.

### **Data Gathering**

In conducting this study, the researchers abide by the following phases in the data gathering of this study: (1) Preparatory Phase, the researchers prepared the interview guide for the interview answered by the participants. A letter of permission prepared by the researchers was submitted to the school principal. Then, the researchers submitted a letter of request to the City Social Welfare and Development Office, City Planning and Development Office, and the Barangay General Paulino Santos (GPS) to collect essential information about the Barangay General Paulino Santos (GPS). Afterwards, a letter of intent was sent to the barangay captain of Barangay General Paulino Santos (GPS), Koronadal City indicating their plan to conduct their study in Purok Kings. The researchers wrote a letter of request to the participants of the study to conduct an interview. Upon the approval, the researchers scheduled the interviews with the participants of the study; (2) Interview Phase, the researchers interviewed the participants. Once the questions have been answered by the participants, the researchers collect the gathered data and analyze the results; (3) Analysis Phase, after all the responses have been collected, the researchers analyze the data using tables. The researchers coded and interpreted the results. (4) Data analysis, the narrative analysis of Reissman (1993) is used in the study to interpret the data through tabular forms and discussion. After the narrative analysis, the analyzed data was verified by an expert on the field of social work since the study concerns the mentioned field.

### **Ethical Consideration**

The researchers strictly followed the guidelines for developing the interview guide. The participant was in agreement to let the researchers record the interview. The researchers guaranteed that no personal or sensitive information is contained in the interview guide. The researchers also ensured that the participant's identity was protected by using code name. In this manner the identity of the participant will not be made public, and their responses to the interview questions will not be made public, displayed, or used for anything other than academic purposes.

### **Data Analysis**

The researchers employed narrative analysis by Catherine Kohler Reissman in 1993, a qualitative method that involves examining and interpreting the stories or narratives related to the research phenomenon and applying

them to a set of interview transcripts. Through narrative analysis, the data is meticulously analyzed word by word. The participants' responses constitute the data that the researchers examined precisely. Then, researchers examined the data to identify common themes. Furthermore, in analyzing data, it must follow six (6) steps of narrative analysis: (1) Familiarization with the narrative; (2) Identifying units of meaning; (3) Constructing a holistic representation; (4) Analyzing the narrative; and (5) Interpreting the narrative; and (6) Representing the narrative (Reissman, 1993). The researchers utilized narrative analysis so that they can explore and determine the underlying meaning of the experiences and subsistence strategies of the participants that were not explicitly expressed.

## RESULTS AND DISCUSSION

### Experiences of the Underemployed Individuals

#### Financial Instability

Financial instability is an expected threat that affects many households globally. It is a state wherein income and budget are in an unstable situation in which the money that was allocated for the household is not enough to provide all the needs of the family (Löyttyniemi, 2023). Most of the participants stated that they are experiencing financial instability, as stated by participant 5, “Perti ka budlay gid, ga– kung ako nag pamangkuton niyo, budlay gid... Kay kung kaisa gapungko ako, ginaisip ko nga diin nga kwarta ko kwaon ang ipakaon ko sa mga bata ko”

[It's really hard, dear – because if you were to ask me, It's so hard.. Because sometimes I sit and wonder where I could get the money to get food that I'll provide for my children]

As well as participant 2 stating that “Ay grabe kay minsan yung pera ng asawa ko ibigay niya sa akin tapos minsan ibayad sa kuryente, minsan ibayad sa bahay, tapos marami tubig pa tapos anong tawag sina parang baon ng mga anak minsan hindi pa magkasya yun”

[It's terrible because sometimes my husband gives me money, then we pay for the electricity, sometimes he pays for the house, then there's a lot of water expenses as well, and then what do you call it, it's like the baon for the children, sometimes it's not enough.]

Since financial instability is a situation wherein the income received does not provide for all the needs necessary in the household, this relates to the study of Golden and Kim (2023) where they claimed that the underemployed population are more vulnerable to the risks of material hardship and financial instability. This risk is then associated with the issue of poverty, food insecurity and a lack of funds within an individual or a household to provide a budget for seeking medical attention and the cost of a better livelihood. This can be backed up by the study of Alinsunurin et al. (2022) where they also claimed that being underemployed is one of the reasons why some individuals are financially unstable affecting their livelihood as their income is affected, so does their life. With that being said, this implies that the participants of the study experienced financial hardships in their livelihood and in most cases, and also experienced a lack of resources to support their family.

#### Job Difficulties Due to Lack of Educational Attainment

According to Education Times (2021), job difficulties may occur when a person does not have the necessary educational attainment required for the job with some jobs requiring a high school diploma while others require a much higher level of educational attainment. People generally have a hard time finding a job due to a lack of educational attainment, with participant 2 stating, “Mahirap kay minsan kung wala kang natapos hindi ka na maka kwan makapasok kung saan saan minsan ang hinahanap nila yung graduate high school.”

[It's hard because sometimes if you don't finish anything, you won't be able to get into anywhere, they sometimes look for high school graduates.]

As well as participant 5 mentioning, "Budlay man subong ga, kung way ka pinagskwelahan..." [It's hard right now, dear, if you didn't go to school...]

People already find it hard to look for a job when you have no educational attainment since jobs nowadays require you to be either a high school graduate or a college graduate. This relates to the findings of the National Center for Education Statistics (2019), where they concluded that adults without high school diplomas or lack in education are more at risk of underemployment than those who do. This implies that the participants have difficulties when it comes to finding jobs, as most of them require a high school diploma for a person to be hired. This can be supported through an article by Education Times (2021), where they concluded that finding a job is largely dependent on the quality of education and the assistance their institutions provide them with. In line with this, it is evident that the participants struggle to find a job, as the jobs that are offered nowadays require diplomas in order for an applicant to be hired for the job which the participants unfortunately do not have.

### **Unprepared Family Planning**

Children need a basic education as it is their right and privilege to be rightfully taught, however due to circumstances, some parents are not able to send their children to school due to financial implications and having numerous children (Cooper and Stewart, 2020). As participant 3 stated that, "Kailangan sa mga bata sa eskwelahan kag may yung maraming mga anak yun ang budlay sa amon."

[Children need to go to school but if there are plenty of kids, that's where it gets harder for us.] Participant 3's statement relates to the study of Sano et al. (2021), where they concluded that low-income people usually have a difficult time providing for their children because of the large families they have.

According to Stephens (2024), who claimed that the reasons why low-income people have larger families are because of a lack of education, where they are not taught enough about family planning, and usually they are not able to sustain their children that much. In line with this, it implies that the participants also struggle to send their children to school because of their current situation.

### **Subsistence Strategies of the Underemployed**

#### **Allocation of Responsibilities**

A household couple has equal responsibilities as a parent and should be carried out by both in order to support their children as claimed by Firmansyah et al. (2022). This is strategy is used by numerous households, as expressed by participant 2 who stated, "Yung parang kwan lang sa mister ko sabi ko ikaw yung sa kuryente, ako yung baon ng mga anak ko para hindi tayo mahirapan,"

[Just like with my husband, I said you're the one in charge with the electricity, I'm the one in charge of the baon of my children so that we both don't have a hard time.]

As well as with participant 3, who mentions, "Ano lang, mag tulungan kami mag asawa para maka bigay namin yung ano ang kailangan ng mga anak namin sa pag eskwela o sa pagkain". [It's just that, my husband and I help in providing the needs of our children in school or the food]

Allocation of responsibilities is already normal nowadays as parents should equally be in charge of the needs of the household. This relates to the study of Setyoningrum (2021) where he claimed that a family's financial situation can be greatly improved by budgeting and managing their money, as well as allocating it properly. Additionally, Declaro-Ruedas et al. (2023) added that financial decisions in the household are done by both the husband and wife, and they neither agree nor disagree on the problems encountered in the household. He also emphasized that the husband and wife should share equal responsibilities for the household's income and they are in agreement on most of the issues surrounding money and household

management. That being said, this implies that the participants of this study allocate their responsibilities with their partner, especially married couples as a subsistence strategy in order to manage their family's livelihood.

### **Financial Management**

According to Fontinelle (2023), financial management is a strategy many individuals and households use in which they manage their income in a responsible manner. Numerous individuals use this strategy as a way to budget their daily necessities. Globally, this strategy is also accustomed to a great deal of households, as experienced by participant 4 stating “ga save ako kahit twenty ga save ako, five pesos oo.”

[I save money even if it's twenty pesos, or five pesos.] Also with participant 3 stating “Kailangan mag save malay mo may mga problema ka, walang trabaho mister mo, kailangan mag save ka na babae kag marunong ka mag diskarte”.

[You need to save, you may never know, you'll have problems, or your husband doesn't have a job, you need to save money as a woman and know how to strategize.]

Financial management is a way to save and allocate money as many households tend to utilize it more in their livelihood since it is a great way to manage money and to save expenses. This relates to the study of Setyoningrum (2021) where he claimed that effective budget management is necessary to strengthen a family's financial situation. Additionally he also mentioned that a family's financial circumstances can greatly be improved by budgeting their money. This can be clarified by the study of Firmansyah et al. (2022) where they concluded that a family's subjective well-being is positively impacted if their finances are well managed. In line with this, the participants stated that they budget their household income as another subsistence strategy to sustain themselves.

### **Business Engagement**

Business engagement has always been a factor in providing for the needs of an individual or a household, and it is a strategy in which a person engages in any kind of business, whether local, public, or private to provide for an individual or a household's needs as stated by Brito et al. (2022). As participant 2 stated, “Nagtitinda ako diyan sa labas ng bahay namin para yung baon ng mga anak ko, ako nalang mag kuan”

[I sell outside of our house for the baon of my children, I just provide]

And as well as with participant 3 mentioning, “Minsan ga pastil ako, minsan nag sari-sari ako, yun kag ano sa mga ano basta hindi lang masama na paghanapbuhay.”

[Sometimes I sell pastil, or work with my sari-sari store, as long as it's not a bad job.]

Individuals seek to engage in business to supply for their household needs and in order to provide for their children. This relates to the study of Brito et al. (2022) where they concluded that low-income households engage in businesses for them to increase their income. These small businesses take on a variety of forms, ranging from local shops to small-scale manufacturing operations and service providers. Additionally, Rajindra et al. (2020) verified this with their study in which they concluded that women in poor families manage their finances through small businesses because it increases household income, but the pay is usually below the average wage. This implies that the residents of Purok Kings participate in business engagements ranging from local shops to services to provide for their children and family. It also implies that the residents are also paid less than the minimum wage for the jobs that they do.

### **Seeking Alternative Resources**

When needs are not met, people usually try to find alternative ways or resources in order to provide for those needs, the ways can vary from requesting from friends and family members or finding materials from the



environment (Chaudhuri et al., 2021). As with participant 2 stated, “Walang bomba, pero na ano, pero sa awa ng Diyos, nakaraang linggo pina-seris kami ng kapitbahay namin.”

[There was no water pump, but, by the grace of God, last week our neighbor let us connect with theirs.]

As well as participant 5 mentioning, “Kung kaisa, ti kay may bata man ko duha nga nga may bata, nga may bana na.. Ti kung kaisa ginahatagan nila ako ning ‘nay, kwaa ning kwarta ipangbakal bugas”.

[At times because I have two daughters who have children and husbands... at times, they tell me “Mom, accept this money for you to buy rice...”]

People have numerous alternative ways on how they provide their needs and the needs of their household with most of the participants having their own strategy in order to find alternative resources, this can be linked to the study of Chaudhuri et al. (2021), where they concluded that low-income households or unemployed people resort to alternative ways in order to support themselves; this can range from non-food to food alternatives ways on how the people who live in poverty support themselves. This can be verified by Junaidi et al. (2022), who claimed that people who live in poverty, much like the unemployed and underemployed population in rural households, have difficulties when it comes to securing their own economic opportunities in their respective lives. To combat this, they have alternative ways to secure themselves financially. Some of the ways people supply their own needs are through alternative means, such as assistance, requesting food from them, or household assistance from the government in the form of either direct cash or general household assistance. With that in mind, it implies that it is evident that the people of Purok Kings find alternative ways to supply their own needs, which is through borrowing or requesting certain things from friends or families.

### **Program Implemented Based on the Results of the Study**

The researchers developed an intervention program called "Hanapbuhay mula sa Hamon ng Panahon: Skills Training on Building Sustainable Livelihood Businesses from Scratch" based on the study's findings. It sought to provide underemployed individuals with a means to maximize their income sources, specifically through a livelihood program. This livelihood initiative not only attempts to engage underemployed people in business, but also to empower them to make important decisions that benefit both their own lives and the development of society as a whole. The researchers acted as the facilitators of the program in collaboration with the Technical Education and Skills Development Authority (TESDA), and the Department of Labor and Employment (DOLE), whom are expected to develop a creative, business-minded, proactive, and critical thinking community that understands how to run a business and a progressive livelihood as independent individuals.

Based on the results of the evaluation from the livelihood program, it has garnered a rating of 4.81, implying a highly effective livelihood program. It has effectively impacted the underemployed individuals that was shown across various metrics. With its planing and implementation garnering the highest rating of 4.88 which implies a highly effective planing and implementation of the livelihood program provided to the underemployed individuals. The objectives, and speakers of the livelihood program also showed a highly effective rating of 4.80, and 4.76 respectively.

Overall, the evaluation for the implemented livelihood program excelled across its various metrics, implying a significant impact in developing the underemployed individuals in achieving a better livelihood.

## **CONCLUSIONS**

To conclude, the research findings placed emphasis on the experiences of the residents living in Purok Kings, Barangay General Paulino Santos, and their subsistence strategies. The data was gathered through a semi-structured interview where the participants were asked questions regarding their experiences in their livelihood, and as a result, the study's findings suggest that the residents of deal with a number of difficulties,

such as difficulty financing their children's education, financial issues in general, and job insecurity brought on by low educational attainment, with each of the participants stating that their main issue is money being the biggest barrier to their ability to sustain themselves. To manage these hardships and experiences, the residents of Purok Kings used subsistence strategies to subsist with their current situation, such as financial management, distribution of responsibilities among spouses, entrepreneurial engagement, and looking for alternate sources of income. Over all, the results of this study show that the residents of the said purok have difficulties in their livelihood, especially when it comes to finances, and as a result, they have come up with different subsistence strategies to combat their situation.

## ACKNOWLEDGMENTS

First and foremost, the researchers give the highest praise to the almighty Father for being the King, source of wisdom, favor, protection, and love.

They extend our invaluable gratitude and appreciation to the following persons who have shared their very precious time and expertise in the completion of this study.

To the research adviser, Mr. Ezequiel D. Quijano, and Community Engagement, Solidarity and Citizenship adviser, Mr. Paul John A. Estrella, MAT, for their sharing their knowledge, expertise, patience, and endless encouragement to keep the researchers going and finish the study despite the challenges in making this study successful.

To the participants, the community of Purok Kings, alongside with the Barangay officials of the Barangay General Paulino Santos, City of Koronadal, for their unwavering support and participation for this study.

To the resource speakers, Ma'am Karen B. Del Pilar, and Ma'am Marlene Zaragoza, for sharing their invaluable time and expertise for making the conduct of this study possible.

To the beloved family, and friends for their endless support and encouragement all throughout the research process until the successful completion. Their support was a vital part for this completion.

Lastly, the researchers extend their deepest gratitude for their mentors, and participants for the experience, knowledge, and expertise they shared. Without them, this study would have not been possible.

## REFERENCES

1. Alisunurin, et al.,(2022) Overwork, Underemployment, and Underpaid: Understanding the Challenges in the Labor Market. [https://pidswebs.pids.gov.ph/CDN/OTHERS/slides\\_overwork,\\_underemployment\\_and\\_underpaid\\_5may2022.pdf?fbclid=IwAR3Aey1WNe8S5hi7EOfpxI-RIU1kflHQ1KxT8vGNxiNG2NjoKG-i4iWFFk](https://pidswebs.pids.gov.ph/CDN/OTHERS/slides_overwork,_underemployment_and_underpaid_5may2022.pdf?fbclid=IwAR3Aey1WNe8S5hi7EOfpxI-RIU1kflHQ1KxT8vGNxiNG2NjoKG-i4iWFFk)
2. Ally, N., Cusac, Andrew, Kvernmo, J., Roberson, Kimberley, & Swimmer, G. (2019, March 12). Livelihoods - introduction. CM Toolkit. <https://www.cmtoolkit.org/chapter/livelihoods/introduction>
3. Bell, D., & Blanchflower, D. (2019). Underemployment in the United States and Europe - sage journals. Underemployment in the United States and Europe. <https://journals.sagepub.com/doi/10.1177/0019793919886527>
4. Birkmann, J., et al., (2022). Chapter 8: Poverty, Livelihoods and Sustainable Development. Climate Change 2022: Impacts, Adaptation and Vulnerability. <https://www.ipcc.ch/report/ar6/wg2/chapter/chapter-8/>
5. Brito, R., Lenzb, A.-K. L., Gonçalves, M., & Pacheco, M. (2022, May 5). Resilience building among small businesses in low-income neighborhoods. <https://doi.org/10.1080/00472778.2022.2041197>
6. Chaudhuri, S., Roy, M., McDonald, L. M., & Emendack, Y. (2021, June 16). Coping behaviours and the concept of Time Poverty: A review of perceived social and health outcomes of food insecurity on women and children - food security. SpringerLink. <https://link.springer.com/article/10.1007/s12571->

021-01171-x

7. Chen, J. (2022, December 11). What's poverty? meaning, causes, and how to measure. Investopedia. <https://www.investopedia.com/terms/p/poverty.asp>
8. Community Based Monitoring System (2017) Ecological Profile, City of Koronadal, CBMS Survey of 2017
9. Cooper, K., & Stewart, K. (2020, November 4). Does household income affect children's outcomes? A systematic review of the evidence - child indicators research. SpringerLink. <https://link.springer.com/article/10.1007/s12187-020-09782-0>
10. Dalaker, J. (2021, October 14). Underemployment, recessions, and Poverty . [/https://sgp.fas.org/crs/misc/R46939.pdf](https://sgp.fas.org/crs/misc/R46939.pdf)
11. Declaro-Ruedas, M. Y. A., & Guico, M. J. C. (2023). Household Financial Management of Married Professionals in Occidental Mindoro State College, Philippines. *Journal of Social Sciences: Transformations & Transitions*. <https://doi.org/10.52459/josstt25230223>
12. Demayo, M. (2023, May 9). Filipinos feel poor due to low pay, lack of jobs: Think tank. ABS. <https://news.abs-cbn.com/business/05/09/23/filipinos-feel-poor-due-to-low-pay-lack-of-jobs-think-tank>
13. Domingo, K. (2020, September 17). Who are identified rich, poor? Gov't shows income class brackets in PH. ABS-CBN. <https://news.abs-cbn.com/news/09/17/20/who-are-identified-rich-poor-govt-shows-income-class-brackets-in-ph>
14. Dpicampaigns. (2023, October 19). Goal 1: End poverty in all its forms everywhere - United Nations Sustainable Development. United Nations Sustainable Development. <https://www.un.org/sustainabledevelopment/poverty/>
15. Education Times. (2021, March 30). Graduates feel lack of job opportunities have trapped them in a cycle of underemployment. The Times of India. <https://www.educationtimes.com/article/campus-beat-college-life/99734400/graduates-feel-lack-of-job-opportunities-have-trapped-them-in-a-cycle-of-underemploymenthttps://www.citationmachine.net/apa>
16. Firmansyah, R., Julianti, V., Kurniawan, D., Arif Widiyanto, A., & Palil, M. (2022). Implications of Financial Management on Family Economic Welfare Moderated by Household Financial Literacy. <https://www.atlantis-press.com/article/125972133.pdf>
17. Fontinelle, A. (2023). Financial planning for families: Tips for all life stages | MassMutual. Massmutual.com. <https://blog.massmutual.com/planning/family-financial-budget-plan>
18. Golden, L., & Kim, J. (2023, July). The rise and fall of underemployment: Implications for workers' health. <https://www.healthaffairs.org/doi/10.1377/hpb20230602.7993>
19. Hassan, M. (2023, August 14). Narrative Analysis - types, methods and examples. Research Method. <https://researchmethod.net/narrative-analysis/?fbclid=IwAR2oPhxv5GeHqoSPaIb/omJPFdasW5DKpPnc5oIZor35cYPKd0LM6SjZa5kA>
20. Hasty, J., Lewis, D. G., & Snipes, M. M. (2021, May 21). 7.2 modes of subsistence - introduction to anthropology. OpenStax. [https://openstax.org/books/introduction-anthropology/pages/7-2-modes-of-subsistence?fbclid=IwAR3Poy4uQvUv9g\\_0-Aej50691mxgUrg03mxsW5Zv94GyzqJeSWPepzPdvSI](https://openstax.org/books/introduction-anthropology/pages/7-2-modes-of-subsistence?fbclid=IwAR3Poy4uQvUv9g_0-Aej50691mxgUrg03mxsW5Zv94GyzqJeSWPepzPdvSI)
21. International Labour Organization (2022). New ILO-ADB report addresses the impact of COVID-19 on youth employment in Asia and the Pacific. [https://www.ilo.org/asia/media-centre/news/WCMS\\_753049/lang--en/index.htm](https://www.ilo.org/asia/media-centre/news/WCMS_753049/lang--en/index.htm)
22. Junaidi, J., Amril, A., & Hernando, R. (2022). Economic coping strategies and food security in poor rural households. *Agricultural and Resource Economics*, 8(1), 30–51. <https://doi.org/10.51599/are.2022.08.01.02>.
23. Kraft, T. S., Crittenden, A. N., Wallace, I. J., & Venkataraman, V. V. (2021, December 24). The energetics of uniquely human subsistence strategies. *Science* (New York, N.Y.). <https://pubmed.ncbi.nlm.nih.gov/34941390/>
24. Keynes, J. M. (1963). Underemployment equilibrium: What it is, how it works. Investopedia. <https://www.investopedia.com/terms/u/underemployment-equilibrium.asp>
25. Kopasker, D., Montagna, C., & Bender, K. A. (2018, September 15). Economic insecurity: A socioeconomic determinant of mental health. *SSM - population health*. <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC6215053/>
26. Labor Force Survey | Philippine Statistics Authority | Republic of the Philippines. (2024, January 9).

- <https://psa.gov.ph/statistics/labor-force-survey>
27. Li, N., Liang, H., Gao, Y., & Wu, D. (2022, December 12). Short- and long-term effects of underemployment on Workers' Health: Empirical analysis from the China Labor Force Dynamics Survey. *International journal of environmental research and public health*. <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC9779598/>
  28. Löytyniemi T., (2023, April 23) .Financial instability in 2022-2023: Causes, risks, and responses.<https://cepr.org/voxeu/columns/financial-instability-2022-2023-causes-risks-and-responses>
  29. Marx, K. (1867, September 14). *Das Capital* Volume I. <https://www.marxists.org/archive/marx/works/download/pdf/Capital-Volume-I.pdf>
  30. Morse, J. M. (1994). Designing funded qualitative research. In N. Denzin & Y. Lincoln <https://psycnet.apa.org/record/1994-98625-012>
  31. National Center for Education Statistics. (2019, April 2). Relationship between educational attainment and labor underutilization. <https://www.air.org/resource/report/relationship-between-educational-attainment-and-labor-underutilization>
  32. Nikolopoulou, K. (2023, June 22). What is purposive sampling?: Definition & examples. Scribbr. <https://www.scribbr.com/methodology/purposive-sampling/#:~:text=Purposive%20sampling%20refers%20to%20a,on%20purpose%20in%20purposive%20sampling.>
  33. Philippine Statistics Authority (2022, March 18). Basic wage in PH not even enough to meet poverty threshold, says think tank. *Inquirer.net*. <https://newsinfo.inquirer.net/1766718/basic-wage-in-ph-not-even-enough-to-meet-poverty-threshold-says-think-tank>
  34. Rajindra, Amir, A. M., Farid, Anggraeni, R. N., Akkas, N., & Yani, A. (2020). Family Management Strategies In Managing Finances Through Small Businesses. <https://www.abacademies.org/articles/Family-management-strategies-in-managing-finances-through-small-business-1939-6104-19-3-542.pdf>
  35. Riessman, C. K. (1993). Narrative analysis. Sage Publications, Inc. (Eds.), *Handbook of qualitative research* (pp. 220–235). Thousand Oaks, CA: Sage Publications.
  36. Rodel, B., Dapitan, Y., Lugioma, L., Gabion, A., Alacayan, R., Pat, C., & Retorca M. (2020) “Subsistence Strategy of People Living Near B’lok Creek”.
  37. Robbins, L. (1932). Lionel Robbins’ scarcity definition of Economics. *Social Science Encyclopedia*. <https://www.socialscience.international/lionel-robbins-scarcity-definition-economics#:~:text=Having%20rejected%20a%20materialist%20definition,which%20to%20pursue%20these%20ends.>
  38. Sano, Y., Mammen, S., & Houghten, M. (2021, March 2). Well-being and stability among low-income families: A 10-year review of Research. *Journal of family and economic issues*. [https://www.ncbi.nlm.nih.gov/pmc/articles/PMC7585735/?fbclid=IwAR0lfndepNqi8bzDa7ATNXU\\_BF8Uc3bEH-ZBApr5\\_VjIqLsQK0NWTX8ePHU](https://www.ncbi.nlm.nih.gov/pmc/articles/PMC7585735/?fbclid=IwAR0lfndepNqi8bzDa7ATNXU_BF8Uc3bEH-ZBApr5_VjIqLsQK0NWTX8ePHU)
  39. Setyoningrum, A. a. D. (2021). The influence of financial management on family economy. *KnE Social Sciences*. <https://doi.org/10.18502/kss.v5i7.9314>
  40. SKIM. (2020, May 29). In-depth Interview (IDI) | SKIM. Retrieved January 17, 2024, from <https://skimgroup.com/methodologies/traditional-qualitative/depth-interviews-idi/>
  41. Stephens, L. (2024, February 26). 10 Reasons why poor people have more children - RTING: The well-rounded life: A blog about travel, business, health, fitness, and news. RTING. [https://rting.org/10-reasons-why-poor-people-have-more-children/?fbclid=IwAR3ffFgWIC7P\\_-Y9UNGS78BdPOZex1bhicvVGbaBGrRayfW7paDYj9BHi5Q](https://rting.org/10-reasons-why-poor-people-have-more-children/?fbclid=IwAR3ffFgWIC7P_-Y9UNGS78BdPOZex1bhicvVGbaBGrRayfW7paDYj9BHi5Q)
  42. UNICEF EGYPT. (2023). Youth unemployment in Egypt - UNICEF. YOUTH UNEMPLOYMENT IN EGYPT. [https://www.unicef.org/egypt/media/10841/file/Youth%20Unemployment%20in%20Egypt%20\(English\).pdf](https://www.unicef.org/egypt/media/10841/file/Youth%20Unemployment%20in%20Egypt%20(English).pdf)
  43. Varjakoski, H., Koponen, S., Kouvo, A., & Tiilikainen, E. (2023). Age Diversity in Neighborhoods-A Mixed-Methods Approach Examining Older Residents and Community Wellbeing. *International journal of environmental research and public health*, 20(16), 6574. <https://doi.org/10.3390/ijerph20166574>



44. Virdin, J., Basurto, X., Nico, G., Harper, S., del Mar Mancha-Cisneros, M., Vannuccini, S., Ahern, M., Anderson, C. M., Funge-Smith, S., Gutierrez, N. L., Mills, D. J., & Franz, N. (2023, September 25). Fishing for subsistence constitutes a livelihood safety net for populations dependent on aquatic foods around the world. *Nature News*. <https://www.nature.com/articles/s43016-023-00844-4>
45. Zhao, X., Chi, C., Gao, X., Duan, Y., & He, W. (2020). Study on the Livelihood Vulnerability and Compensation Standard of Employees in Relocation Enterprises: A Case of Chemical Enterprises in the Yangtze River Basin. *International journal of environmental research and public health*, 17(1), 363. <https://doi.org/10.3390/ijerph17010363>