

Barya Lang Po Sa Umaga: Financial Challenges and Coping Mechanisms of Tricycle Drivers Among Selected Todas

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Abstract

Original Research Article

Tricycles are the most common mode of transportation in the Philippines. Financial instability has been one of the significant obstacles for tricycle drivers due to various reasons. However, no relevant local studies were found relating to the financial difficulties and coping mechanisms in the existing body of research within the community. The main objective of this qualitative study was to explore the financial challenges faced by tricycle drivers and identify the coping mechanisms they have used to understand how these challenges and strategies impact their overall well-being and quality of life. The researchers conducted in-depth interviews and analyzed the responses from 14 selected participants using purposive sampling. A phenomenological research approach was employed, and thematic analysis was used to identify the commonalities and divergences of the participants' narratives. The study revealed that tricycle drivers faced considerable financial challenges due to unstable income, high fuel and tricycle maintenance costs, heavy debt, and difficulty sustaining family needs. Their long working hours and stress levels impacted their physical and mental well-being. This research suggests that the government must provide financial support to tricycle drivers through loan programs, cash assistance, or fuel subsidies to establish a policy that can elevate the tricycle driver's financial standing. Furthermore, financial institutions must offer more flexible loan alternatives to tricycle drivers, such as extended payback terms and reduced interest rates.

Keywords: Tricycle drivers, financial challenges, coping mechanisms.**SDG Thrust:** # 8 Decent Work and Economic Growth, # 11 Sustainable Cities and Communities.

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INTRODUCTION

"*Barya lang po sa umaga*," a known tagline from the heroes of the street, life of the road, and a reliable driver. Behind that alluring smile, however, was a growing financial burden. Financial instability has been one of the significant obstacles for tricycle drivers due to irregular daily wages (Baral et al., 2024). For this reason, some tricycle drivers have opted to join the Tricycle Operators and Drivers' Association (TODA). An association that allows them to benefit from fair consumer distribution and exclusive offers. However, being in the association cannot mitigate the risk of having low income in their daily lives (Noonan, 2024). Although being a member of an association provides certain benefits, it does not tackle larger economic issues such as variable fuel prices, market competition, and passenger demand that significantly influence a driver's daily income. Furthermore, Tigari and Santhosh (2020)

mentioned that factors like high competition, low income, and health issues impact tricycle drivers' lives and financial stability. Moreover, Arora and Utkarsh (2023) stated that financial constraints force tricycle drivers to spend their entire daily earnings on necessities, leaving no savings and severely impacting their livelihood and quality of life.

As eloquently studied by Adarkwa *et al.*, (2024), the high transport cost of the other modes of transportation has paved the way for motorized tricycles, filling the gaps of the high demand for conventional means of transport, thus becoming popular in Ghana. Having this mode of transportation not only aids the problem of convenient transportation but has also created job opportunities for people internationally. Nigeria, known as one of the poorest countries, has seen tricycles as a mode of transportation that can be another source of income, especially for the youth (Igwe & Osisioma,

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2023). However, income uncertainty and issues like traffic congestion and economic instability create a situation filled with worry and tension (Baral *et al.*, 2024).

Public transportation is one of the most widely used commuter services by people within a community when going somewhere (Zulueta *et al.*, 2024). In Cabanatuan City, which is titled "Tricycle Capital of the Philippines," the tricycle is a vital mode of transportation and a crucial connection to public transit. It is considered the city's essential means of travel, as mentioned by De Jesus and Villanueva (2022). However, tricycle drivers often face several financial challenges caused by a combination of global economic forces and structural issues within the market. One of those, as mentioned by Baral *et al.*, (2024), is that financial concerns led to persistent anxiety about income instability and the ability to provide for their families' basic needs. De Jesus and Villanueva (2022) state that various strategies should be implemented to address the pressing issues confronting tricycle drivers.

While reviewing available literature, no relevant local studies were found relating to the financial difficulties and coping mechanisms of tricycle drivers in selected TODAs in Digos City. However, this indicates a gap in the existing body of research within the community. Thus, to contribute to the limited local studies, this study addressed the gap by providing insights into the experiences of tricycle drivers in Digos City. A group study by Baltazar *et al.*, (2024) asserted that drivers faced financial challenges due to increasing fuel costs and competition from other transportation forms, making it difficult to secure a stable income. Concerning our study, this also stands in the gaps lacking in the mentioned community, Digos City. As mentioned by Ania *et al.*, (2023), acknowledging the importance of tricycles as a transportation option, organizations like the TODA strive to promote the financial well-being of their members. The availability of tricycles in rural and urban areas is almost in use by many people; this means that with the increasing population, this kind of transport is essential, thus making it significantly utilized (Ong *et al.*, 2023).

This study is anchored to Herbert Spencer's Structural- Functional/Functionalism theory. Spencer (1898, as cited by Ojwang, 2020) stated that functionalism sees society as a network of interconnected components, each serving a specific function to maintain overall stability. When applied to tricycle drivers, this theory implies that their contribution is vital to the smooth operation of the local transportation system. However, no matter how crucial tricycle drivers are in society, they are somewhat undervalued and under-compensated. Acknowledging the connection between their daily lives and society is integral to understanding their lived experiences regarding financial aspects.

This study would provide relevant information and understanding about tricycle drivers' financial challenges and coping mechanisms in selected TODAs. The findings benefit the researchers as their gathered data contains the needed information for the study to understand and use to search for the proper programs that can be helpful to the participants. Readers can gain a deeper understanding of the financial challenges tricycle drivers face and the strategies they employ to cope with these difficulties. It would benefit future researchers if they choose to pursue it.

Research Questions

This study aims to explore the financial challenges faced by tricycle drivers and identify the coping mechanisms they utilize to understand how these challenges and strategies impact their overall well-being and quality of life. Specifically, this study seeks to answer the following questions:

1. What are the financial challenges faced by tricycle drivers in selected TODAs?
2. What coping mechanisms do tricycle drivers use to address their financial challenges?
3. How do financial challenges and coping mechanisms affect tricycle drivers' overall well-being and quality of life and their families?

METHODS

Participants

The participants of this study were tricycle drivers who hold a franchise in Digos City. Must be 21 years old and above, with a clear number of financial dependents, ranging from one to more than six. Additionally, the participant must be involved in tricycle driving, whether for less than a year or more than ten years. Participants must also disclose their current ownership status of the tricycle, whether they own it, rent it, or have another specified arrangement. Individuals are excluded from the study if they are below 21 years old, do not have a franchise within Digos City, and are not actively engaged in tricycle driving as their main livelihood. Furthermore, incomplete responses, particularly regarding tricycle ownership status, would disqualify participants.

Hennink and Kaiser (2022) state that homogenous populations with clear objectives often reach saturation after 9–17 interviews or 4–8 focus groups, allowing for comprehensive insights without excessive redundancy. Thus, the researchers in this study opted to have fourteen participants only to avoid the data being saturated. The participants were five (5) tricycle drivers who owned their tricycles, five (5) renting to own, and four (4) were renting. The researchers used the purposive sampling method to select the study participants.

As Nyimbili and Nyimbili (2024) emphasize, purposive sampling allows for collecting data from specific individuals, yielding valuable insights. The

researchers chose participants with expertise and knowledge to respond to the survey questions. This sampling method is preferred because it involves identifying and selecting individuals or groups with significant knowledge and experience related to the phenomenon of interest, and it is also efficient in time and cost compared to other sampling methods.

Instrument

The researchers utilized an in-depth interview method to collect the necessary information from the tricycle drivers who qualified with the criteria.

Rutledge and Hogg (2020) mentioned that in-depth interviews are a qualitative research method involving detailed conversations with a small number of participants. The researchers spent significant time with each participant, using open-ended questions to explore their financial challenges and coping mechanisms. This method is used to collect the necessary information from the tricycle drivers who qualified with the researchers' criteria.

To gather in-depth insights into tricycle drivers' financial challenges and coping mechanisms, one-on-one, face-to-face interviews are conducted with qualified participants. These interviews provide an opportunity for tricycle drivers to share their perspectives and experiences directly with the researchers. The collected data is used to inform the study and contribute to a better understanding of the challenges faced by this specific group.

Design and Procedures

This study used qualitative research, specifically phenomenology research design. A phenomenological approach that delves into people's experiences and understanding of a specific event or phenomenon (Girardin, 2023). Identifying the research approach used in a study to guide the analysis phase.

Following the adopted research approach, the following procedures are followed to gather the data. First, the researchers purposely select participants who meet the study's criteria and are willing to be interviewed in-depth. Second, the participants are asked to sign an agreement form indicating their consent to participate and be interviewed. Third, the researchers scheduled one-on-one interviews with the selected participants, coordinating schedules accordingly. Fourth, the researchers conduct in-depth interviews with the participants, asking open-ended questions to elicit detailed responses. Fifth, the researchers record the interviews and take detailed notes. Subsequently, a thematic analysis technique is used to categorize the information and identify key themes. Data collection continues until data saturation is reached. Lastly, the researchers summarized the findings and used relevant participant quotes to support the discussion.

Thematic analysis is a commonly used method among qualitative researchers for examining qualitative data, usually comprising detailed, descriptive information (Naeem *et al.*, 2023). This study specifically used Colaizzi's method of thematically analyzing the data. Additionally, Gumarang *et al.*, (2021) stated that using Colaizzi's method is significantly helpful in understanding a particular phenomenon's essence. As emphasized by Primi and Thockchom (2023), Colaizzi's method consists of seven steps, such as repeated reading and familiarization of the transcribed responses, extracting significant statements, generating meaning from the statements, categorizing the statement into themes, developing exhaustive definitions, producing fundamental structure, and final validation.

Ethical Considerations

The researchers ensured ethical conduct throughout the study. The researchers obtained approval from the UM Ethics and Review Committee (UMERC) and strictly adhered to research guidelines, particularly regarding data management and participant protection.

Voluntary Participation.

Participants have the freedom to participate in conducting the study without any consequences. The researchers disclosed the study's objectives, purpose, and significance to the participants. Moreover, the researchers informed the participants that they could withdraw anytime, and there would be no punishment if they opted not to proceed.

Privacy and Confidentiality.

The participant's personal and professional information in the study is kept private and strictly confidential. The researchers ensured that it was not used without permission, given outside the research environment, or shared with unauthorized individuals.

Informed Consent Process.

The informed consent from the form, found in Appendix G, was simple to interpret by the study's participants and free of technical terms. Research questionnaires are given to participants with the consent of the approved command channels and the participants. The form also encouraged participants to reveal and indicate that they were aware of and had been informed about the benefits and risks, as stated in the Informed Consent.

Risks.

The researchers communicated the risks by conducting an in-depth interview and using the same design and structure the experts approved.

Plagiarism.

The researchers assured that the study would be free of plagiarism. Grammarly is used to write the study, providing various features to help researchers improve their work. The research personnel verified this by

running the manuscript through Turnitin to check its validity.

Fabrication.

The researchers in this study do not claim anything and do not misinterpret the works of others as their own. Furthermore, they have no intention of fabricating others' work and deliberately present false information that contradicts the conclusion in the literature used in this manuscript.

Falsification.

This research is based on credible and dependable studies. The authors were explicitly identified, and their research established the study.

Conflict of Interest.

The research focused solely on the well-being of the participants and the accuracy of the findings, ensuring no conflicts of interest could compromise the study's integrity.

Deceit.

The study guarantees that the information the participants provide will not harm them. The researchers avoid misleading participants through deception. Ethical issues and negative feedback were prevented by carefully addressing all requirements.

Authorship.

The researchers' studies are checked carefully with the advisor's guidance. The decision to present and publish the study will be made jointly by the researchers and the advisor, who is also a co-author.

RESULTS AND DISCUSSION

Financial Challenges Faced by Tricycle Drivers in Selected TODAs

Tricycle drivers are essential to the community as they provide a primary mode of transportation. However, despite being the most prominent mode of transportation, they also encounter financial challenges. These challenges include income instability, high expenses, debt burden, and family needs.

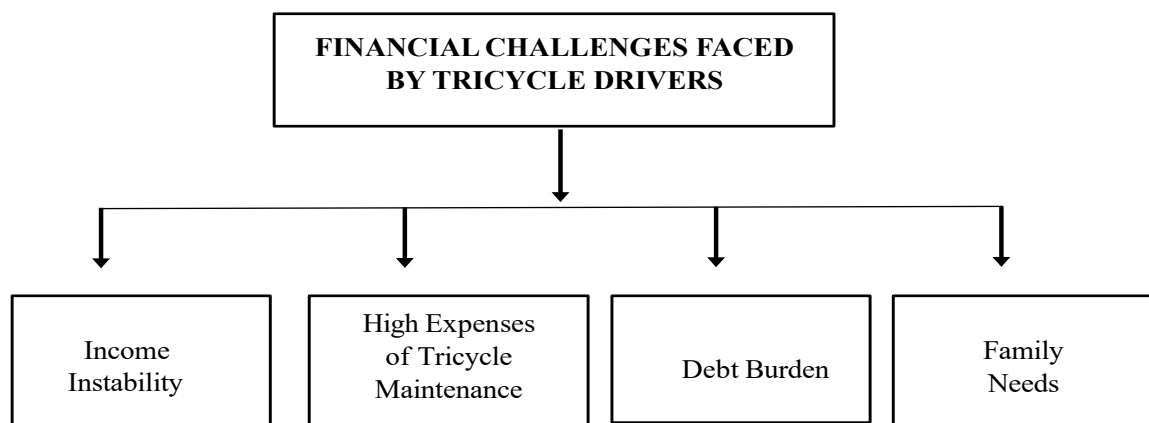


Figure 1: Financial challenges faced by tricycle drivers in selected TODAs

Income Instability.

According to the participants, they faced financial difficulties due to income instability. Their income has been fluctuating ever since, thus making it harder for them to have a sustainable income.

Participants 1, 3, 8, 10, 11, and 14 mentioned that,

"Di parehas, usahay siyete sintos, usahay og kusog pud molibo, ana ra pud. (It is not consistent; sometimes it is only seven hundred, and sometimes it earns a lot and reaches a thousand, just like that)." [Par 1, Line 1]

"Og wa na kaayo'y mulaag, wa na kaayo'y pasahero. (If people don't go out, there won't be any passengers.)" [Par 3, Line 16]

"Kanang minos jud ang pamasah, pamasada. Minos jud ang sakay sa pasahero. (When the

fares are low and there are fewer passengers.)" [Par 8, Line 48]

"Ah...di jud na...na-bawas-bawasan kay nagdungag ug daghan pedicab. Sauna, kaila paka kung asa namuyo ng mga tawhana, karon kay pedicab kay daghan na kaayo. (It is harder to make a living now because there are too many [tricycles]. Before, I knew where most of my customers lived, but now there are too many tricycle franchisees already)." [Par 10, Line 58]

"Murag karong bulana, naa man goy bulan sa amoa nga hinay diri, December ray kusog, Nobyembre, kana. Naa may bulan pud ba. Karon nga January, hinay jud. (This month is slow for us because certain months are slow here. Only December and November are busy. There are slow months)." [Par 11, Line 64]

“Halos maglisod man gyud, parehas karon, mingaw namag balik. Ang amoang siguro dako nalang mig income kana ing ani, angat ang december, pasko, ana. Kanang parehas aning araw ng Digos, kana, murag naay kausaban, dako-dako ang income pero sa pila pud kabulan pud muagi, dili pud anang permente. (It is challenging, especially now that things have slowed down. Our income is usually higher during peak seasons like December and Christmas. During events like the Digos City Fiesta, our income also increases significantly, but it takes months before it; it is not permanent.)” [Par 14, Line 84]

Most participants came up with the same answer: having an unstable income. The demand for transportation is highly dependent on the daily activities of commuters; thus, having fewer passengers results in less income (Agustin & Fillone, 2025). Income is necessary for every working individual to sustain and meet their daily needs. However, Ajmilia *et al.*, (2024) stated that a decline in passengers affects the income of tricycle drivers, making them face income instability. The participants also mentioned changes in their income when holidays or festivities occur in the city. Few of the tricycle drivers state that their daily income ranges from seven hundred (700) pesos to one thousand (1000) pesos or more (Rosal *et al.*, 2024).

High Expenses.

According to the participants, high expenses associated with tricycle maintenance significantly contributed to their struggles. Regular upkeep, including replacement of parts, repairs, and fuel costs, often consumed much of their income.

Participants 2, 4, and 5 stated that,

“Gasolina, ligid, tapos oil, mao nay mga primary para sa pedicab, mga gamit. (Gasoline, tires, and oil are the primary expenses for a pedicab [tricycle])” [Par 2, Line 9]

“Kana bitawng magdungan og kahilis akong ligid, unya hinay pud kaayo’g income, unya wala koy pang gasolina, mao na akong masinati, ma’am. (When my tires got to wear out simultaneously, my income was very low, and I did not even have money for gas — that is what I experienced).” [Par 2, Line 11]

“Every 3 months ilis ko ug ligid. Unya hinay ang pamasada, maong maapektuhan. (Every 3 months, I have to replace my tires. And since my earnings from driving are low, it really affects me.)” [Par 2, Line 11]

“O kana, kanang gasolina, mao manang match, taas ang gasolina, barato ang pamilite, taas ang palitunon. (High gasoline prices, the fare is

low, and high prices for everything else.)” [Par 4, Line 17]

“Kung sa pedicab naa man gyud usahay na mukalit rag kadaot tapos wala kay...wala kay kanang...kanang wala pud kay sakto nga earnings tapos kinahanglan nimo mu...mu-ano dayon...kanang tawag ana...kanang mugasto dayon unya di man ka kagasto dayon kay gamay pa man imong income. (If you are a pedicab driver, your vehicle might suddenly break down. And if you do not have a stable income, you will need to find a way to pay for the repairs immediately, even if you can't afford it.)” [Par 5, Line 30]

Most of the participants stated that the regular upkeep of their tricycles, such as fuel consumption and maintenance costs, which were factors in their financial difficulties. Supported by Orpilla *et al.*, (2023), the tricycle's maintenance and financial costs were high, reducing their potential income. Ojstersek and Topolsek (2019, as cited by De Guzman *et al.*, 2024) stated that additional expenses lessen income, thus adding to the financial burden of tricycle drivers. Participant 3 mentioned that he changes his tires every three months; this is backed by the study of Prasshanth and Sugumaran (2024), stating that regular monitoring and changing tire wear can help mitigate the risk of road accidents.

Debt Burden.

According to the participants, an addition to their financial burden is their daily consumption and debt. The participants mentioned that they had loaned their tricycles. Participants 1, 8, and 13 stated that,

“Kini [tricycle], kada adlaw gabayad ko, gabayad ko kada adlaw. Naa uy, kanang nguha pud mi’g arawan, bayad mi kada adlaw. (This [tricycle], I pay every day, I pay every day. There is, you know, we also borrow from "arawan", we pay for that every day, too).” [Par 1, Line 3]

“Bali normal na mga pangonsumo, naa poy mga utang gamay. Gross mga 1,200. Mulimpyo na’g mga siyete (700). (Well, the usual, for consumption, there are some small debts. Gross about 1,200. After deducting it is around 700).” [Par 8, Line 43-44]

“Tapos, kaning akoang pedicab, naay mga utang pud. Naloan pud nako na akong pedicab. (And then, my pedicab [tricycle] has many debts, too. I also loaned my pedicab.)” [Par 13, Line 73]

Debt provides welfare protection for people who are in need (Roche, 2024). In this study, some participants rented and had their tricycle loaned, thereby adding to their financial burden the daily repayment of

their tricycle (Pagiel *et al.*, 2024). Having their tricycles loaned added to their financial burden; however, they opted to pay it in installments (Busari, 2024).

Family Needs. Aside from struggling with income instability, high expenses, and being burdened by debt, the participants also face difficulties when it comes to supporting their families' needs. To support this are the responses below.

Participants 3, 7, and 12 mentioned that,

"Basta kay inig taga-adlaw di gyud nimo maabot imong qouta, pait gyud. Imo gyung paningkamotan kay para ang imong kita rong adlaw, mapakasya nimo karong adlaw pud sa imong pamilya. (Every day, it is a struggle to meet your quota; it is tough. You have to work hard so that the earnings for the day can support my family for the day.)" [Par 3, Line 18]

"Suporta sa ilang pag-eskwela. (Support for their education.)" [Par 7, Line 37]

"Mga kalisod parehas anang naay dunay panahon nga pag- kalinturahon ko, di ko kabyahe, so makuan nako ang mga panginahanglanon. Kanang di ko kabyahe kay kalintura, mga usa isa ka semana, duha ka semana. (There are difficulties, like when I have a fever, I can't drive, so I have trouble providing for the needs. When I can't drive because of a fever, it's usually for about a week or two weeks.)" [Par7, Line 42]

"Kanang gamay ra gyud kita gyud, ug gamayg kita mao na nga murag kanang maubos pud, mukaon kag kanang isda or manok, so gulay-gulay nalang kay syempre maubos man ang imong kita. (When our earnings are small, we tend to feel like our money gets used up quickly. So, we end up eating fish or chicken, and just vegetables because, of course, our income will be used up.)" [Par 12, Line 71]

Most participants have a family who relies on them for household expenses. This includes the educational fees of their children. As stated by Dela Rosa (2023), the motivation of a father-driver to constantly work hard is because of his children's education. A study by Baraquia *et al.*,(2022) states that tricycle drivers prioritize household necessities. With this, participants have been shifting into low-cost viands when their incomes are low. In addition, exposure to polluted environments leads to some health-related concerns that make the participants unable to travel and affect their lives, thus unable to provide on such days (Sharfadden & Ibrahim, 2019).

Coping Mechanisms of Tricycle Drivers to address their Financial Challenges

Tricycle drivers' coping mechanisms are diverse and often involve a combination of strategies to navigate financial challenges. Tricycle drivers had coping mechanisms to address their financial challenges: borrowing money, hard work, budgeting, and support.

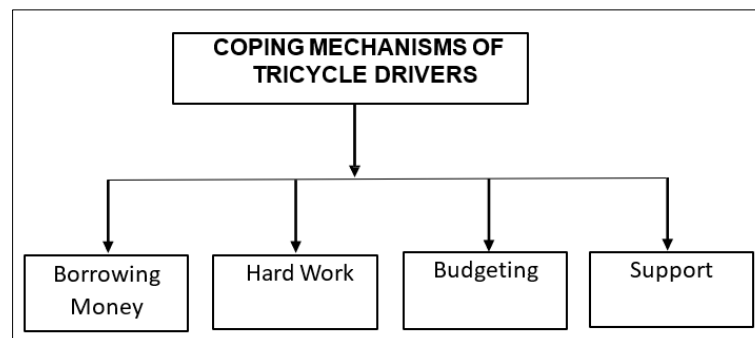


Figure 2: Coping mechanisms of tricycle drivers to address their financial challenges

Borrowing Money.

The participants often borrow money to meet their family's daily needs. It will help them satisfy their financial needs to provide for their families.

Participants 6, 7, 8, 9, and 13 mentioned that,

"Maglisod ka, syempre musulod-sulod jud ka anang hiram-hiram ba...hiram-hiram...5/6. (It is struggling, of course; I will end up borrowing money, borrowing 5/6 or sharks loan.)" [Par 6, Line 115]

"Oo, usahay manghuram ko ug kwarta sa among TODA kay naa man mi pundo. (Yes, sometimes, I borrow money from our TODA since we have funds.)" [Par 7, Line 126]

"Nakakuha ko sa TODA, kay naa man pud mi pundo-pundo pud, sa amoang TODA. (I got it from TODA, because we also have funds in our TODA.)" [Par 8, Line 132]

"Syempre, makahiram ka sa mga kasamahan mo diba. Para bayad. (Of course, you can

borrow from your colleagues, to make payments.)” [Par 9, Line 133]

“*Sa akoang ginikanan. Naa pud sila poy ikatabang sa akoo na gamay. Kanang makatabang sa akong problema ba. (From my parents. They are also able to lend me a small amount. It would really help me with my problem.)*” [Par 13, Line 162]

Most of the participants stated that they borrowed money as a coping mechanism. Some borrow from their colleagues, friends, TODA, or informal loans. Wiersma *et al.*, (2020) state that some households may also turn to informal support systems, like relying on family and friends. According to Htut (2020), when in need of money, they are driven to seek loans from unlicensed lenders, facing high interest rates. In the study of Hassan and Jafree (2024), people resort to borrowing money from various sources to cover their basic needs.

Hard Work.

Participants cope by putting in extra effort or working longer hours to address their financial challenges. It will help them earn more.

Participants 1, 2, 3, and 12 mentioned that,

“*Usahay overtime pa. Alas nuebi, ana. (Sometimes, we even work overtime. Until 9 o'clock, like that.)*” [Par 1, Line 86]

“*Akong goal gyud nga gusto nakong naa koy kuhaon, tuyok lang gyud ko, kugi lang ko. (My goal is to be able to save up, so I just keep working hard.)*” [Par 2, Line 91]

“*Gawas ko ana alas syete, alas sais, og di gyud nako makuha ang qouta sa akong asawa, bisan pag alas dose sa gabie, naa pa ko diri. (I go out as early as 6 or 7 AM, and if I don't get my wife's quota, even if it's already 12 midnight, I'm still here [outside].)*” [Par 3, Line 99]

“*Wala, wala ko nagasalig, ako lang paningkamot. Paningkamot lang. (No, I do not rely. I just work hard.)*” [Par 12, Line 56]

Four participants claimed they work hard as a coping mechanism to address their financial challenges. They work exceptionally long hours, setting strict daily earnings and working overtime. According to Karsono (2023), hard work involves significant effort in addressing challenges. As Chan (2023) stated, couriers often have the potential for higher earnings, but this also often comes at the cost of extended work hours without the benefit of overtime pay. Supported by the study of Abulon *et al.*, (2021), Filipino workers are often known for their strong work ethic, including a belief that overtime hours are directly linked to increased productivity. This dedication to hard work and extended

hours is a well-recognized trait of Filipinos working in the Philippines and abroad.

Budgeting.

Tricycle drivers also cope through budgeting in order to address their financial challenges. It will help tricycle drivers manage their income and expenses effectively, allowing them to prioritize essential needs and save for emergencies.

Participants 1, 2, 3, 5, 6, 8, 12, and 13 stated that,

“*Budget jud kay para sa panimalay unya gasolina. (Budget, for the household then gasoline.)*” [Par 1, Line 89]

“*Pag-abot sa maintenance, nagalain gyud ko kada-adlaw og tag-200. Unya matita na pag-abot sa tulo ka bulan para naa ko'y ikapalit og maintenance. (When it comes to my maintenance, I really save 200 every day. Then, it would be enough after three months for me to buy maintenance.)*” [Par 2, Line 95]

“*Sa pag-manage anang gasto, akong asawa na akong gipa-control ana. Ihatag lang nako sa iyang kwarta, unya siya na bahala, na mapakasya gyud niya. (When it comes to managing our expenses, I let my wife handle it. I just give her all the money, and she's the one who makes sure it's enough.)*” [Par 3, Line 101]

“*Naa koy alkansya. (I have a piggy bank.)*” [Par 5, Line 113]

“*Unsay imong needs nimo karong adlaw, mao rajud na imong panginahanglanon nga adlaw mapalit. Di lang sa ingon na pasobraan nimo aron di pud sa ingon na malapas ka sa imong gasto. (Just buy what you need for the day. Don't buy more than you need so you won't go over budget.)*” [Par 6, Line 119]

“*Budget lang. (Budget only.)*” [Par 8, Line 131]

“*Sa budget lang, gina-budget lang namo. (We just budget, that is all.)*” [Par 12, Line 155]

“*Budget lang jud sa money. (It is just a budget of money.)*” [Par 13, Line 161]

Most participants stated various budgeting strategies, such as household and fuel budgeting, delegating financial management to spouses, daily savings for maintenance, and controlling daily expenses. According to Bedford *et al.*, (2022), budgeting during an economic crisis emphasizes careful planning and the strategic allocation of resources. The study of Ezeaku and Dimelu (2020) highlighted the importance of collaborative decision-making in household budgeting for couples in Enugu State. Key considerations include

identifying family income sources, determining available funds, setting clear financial goals and priorities, and maintaining open and honest communication between spouses throughout the budgeting and planning process. The study of Nwoye and Aroh (2024) highlights the growing importance of family budgeting and financial planning in today's rapidly changing economy.

Support.

Aside from borrowing money, hard work, and budgeting, some participants sought support, but it was not always available. It will help them somehow in their financial challenges.

Participants 1 and 14 stated that,

“Usahay naa, usahay pud wala. Naay panahon, pait usahay uy. Samot na na’g wa nay klase, ah wa na jud, lisod na mi’g income.” (Sometimes we have it, sometimes we do not. There are times when it is hard. It is even harder when there are no classes. Our income has gone down.)” [Par 1, Line 90]

“Naay mga panghatag, ana, ug maapil sa lista, makadawat. (There are distributions; if you are included in the list, you can receive something.)” [Par 14, Line 168]

Two participants utilized government support to aid them with their financial challenges. According to Kurniawan and Iskandar (2023), receiving financial aid from the government is more likely to thrive and

maintain strong financial health. As Esguerra *et al.*, (2024) stated, some government aid recipients depended on it for necessities. In the study of Moreno and Sulasula (2024), government aid can be helpful; it also shows its limits in the problem of poverty, and they cannot rely solely on this support for a dependable income.

Overall Well-being and Quality of Life of Tricycle Drivers and Their Families

Tricycle drivers face unique challenges that significantly impact their emotional and mental well-being. Beyond the physical demands of their job, long hours of exposure to the sun, and the constant risk of accidents, they experience a complex web of socioeconomic pressures and psychological stressors.

Financial Insecurity.

Participants grapple with significant financial insecurity due to some factors. They seek government support, an increased income through higher fares, and financial support through cooperatives.

Participants 1, 2, 3, 7, 8, and 13 mentioned that,

“Gusto gani ko anang nay tabang ba. Ana. Wala man. Okay raman. Suporta usahay. Krisis. Pait. Kanang, naa usahay, kanang DSWD tabang sa amoa. Mangayo’g tabang gani. (What I really want is some help. However, there is none. It is okay, though. Sometimes, there is support. But during a crisis—it is tough. Sometimes, the DSWD gives us some help. We ask for assistance, you know.)” [Par 1, Line 17]

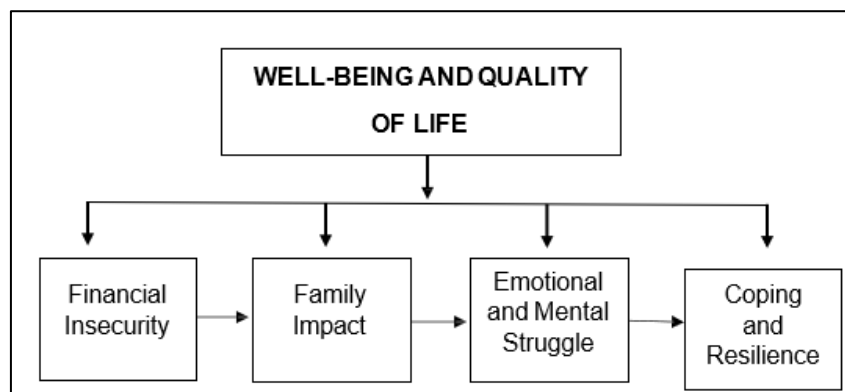


Figure 3. Overall well-being and quality of life of tricycle drivers and their families

“Siguro, ma’am, patas-an ang pamasah. Kung panaglitan lang gyud og naa ko’y isa ka pasahero ug labi og distant kaayo ang lugar, siguro sa akong kabahin nalang gyud, muhatag nalang siguro. Pinaluhay nalang siguro, muhatag sa drayber dinagko. Ayuda sa gobyerno siguro. (I guess, ma’am, the fare increase. Yes, ma’am. If I only have one passenger and the destination are really far, maybe I would just give them. The passenger would probably just give the driver a bigger tip.

Maybe some government assistance would help.)” [Par 2, Line 180]

“Increase gyud sa pamilite, kay aron tanan nga pedicaber, makatilaw, kay og isa gud ka pedicaber tagaan og programa nya isa ra, isa ra’y makatilaw. Ikaw ra’y makatilaw, pero kung ang programa sa gobyerno nga increase, nga patas-an ang pamasah, ang rate sa pamilite, tanan nga pedicaber, makatilaw gyud. Mao nato. (A real increase in the fare, so that all

pedicab drivers can benefit, because if only one pedicab driver gets a program and only one benefit. Only you benefit, but if there's a government program to increase, to raise the fare, the rate, all pedicab drivers will benefit. Just that.)" [Par 3, Line 185]

"Increase gyud sa pamilite, kay aron tanan nga pedicaber, makatilaw, kay og isa gud ka pedicaber tagaan og programa nya isa ra, isa ra'y makatilaw. Ikaw ra'y makatilaw, pero kung ang programa sa gobyerno nga increase, nga patas-an ang pamasaha, ang rate sa pamilite, tanan nga pedicaber, makatilaw gyud. Mao nato. (A real increase in the fare, so that all pedicab drivers can benefit, because if only one pedicab driver gets a program and only one benefit. Only you benefit, but if there's a government program to increase, to raise the fare, the rate, all pedicab drivers will benefit. Just that.)" [Par 3, Line 185]

"Unya ang pamaagi ana is, kanang magkuan sila sa, mag-loan ba sila, kung unsa manang mga cooperative na ilang giapilan. (And the way to do that is that they get from loan, from whatever cooperatives they have joined.)" [Par 7, Line 210]

"Maimpas lang ni akong pedicab edi wa na, wa namay bayrunon. (If I could finish paying for my pedicab [tricycle], then there is nothing left, no more bills to pay.)" [Par 8, Line 215]

"No need na, ma'am. Sa kanang naay mga supporta nga ...sa akoo lang, no need na. Ug sa akoo lang, di na kinahangalang, kay ngano, experience nako na. (No need for that, ma'am. For those support that...for me personally, there's no need. As for me, I don't need that kind of help because I've experienced it before.)" [Par 10, Line 225]

"Kung naay available nga maayong offer sa sa abroad. Sa mga mayor ba, sa Dumper, mutabang sad baya na sa atoang tanan. Sa gobyerno, og naa man silay ihatag na tabang sa akoo, syempre malipay pud ko. Mareceive nako. Kanang ilang kasing-kasing na pagtabang sa akoo. (If there's a good offer abroad. For the mayors, the dumper, it would also help us all. From the government, if they can give me help, of course I will be happy. I will receive it. That's their heartfelt help for me.)" [Par 13, Line 241]

Participants shared various needs and wished for support to enhance their financial stability. A central issue identified was financial vulnerability, with many expressing a desire for direct financial aid, fare hikes for

pedicab drivers (viewed as a means to boost earnings), or access to financial services and loans. A strong inclination surfaced for systemic solutions, such as fare increases that would benefit all pedicab drivers rather than programs that assist only a limited number of individuals. According to Caoleng (2024), the fare structure refers to the system established to determine the payment amounts for various passengers using a transit vehicle at any given time.

Fares play a vital role in public transport operations, as they serve as the primary revenue source for operators. Typically, an increase in fares leads to a decline in service users. Financial insecurity refers to the inability to fulfill financial requirements, whether in the current situation or when faced with unforeseen expenses. It can also denote the stress that arises from the expectation of financial challenges. As cited by Cheng *et al.*, (2021), findings indicate that the decline in mental health is particularly severe among working parents, and it significantly correlates with heightened financial instability and the amount of time dedicated to childcare and homeschooling.

This challenge is not experienced uniformly by men and women nor by households with varying levels of wealth. These disparities should be considered when developing policy solutions. According to Baynosa *et al.*, (2023), tricycle drivers are addressing issues of traffic and congestion by prioritizing filling their tricycles with passengers to ensure they earn enough income, and they opt for shortcuts to expedite their journeys before returning directly to the tricycle terminal.

Family Impact.

Participants claimed that they encountered financial strain due to tight budgeting practices and medical emergencies. Some also struggle to meet daily food needs, and the long working hours affect their family time.

Participants 1, 2, 13, and 14 stated that,

"Unya income nako, inig naa ko'y income, igo rapud sa among kaon pud. Wala pud nahitabo nga di kakaon sa isa ka adlaw. (My income, when I have income, is just enough for our food. There's also no day that we don't eat.)" [Par 1, Line 176]

"Kailangan gyud nga gawas og sayo, uli pug gabie. (I have to leave very early in the morning and often do not get home until late at night.)" [Par 2, Line 178]

"Labi pud ng kana bitawng mag dungan akoang anak nga mag- langi, dili ko kabyahe pud. Wala man pud nuon sa akoo lang, kay daily man ko naga-byahe. Unya income nako, inig naa ko'y income, igo rapud sa among kaon pud. Wala pud nahitabo nga di kakaon sa isa ka

adlaw. (Especially when my children demand at the same time, I can't work. It doesn't matter like that because I work daily. And my income, when I have income, is just enough for our food. There's also no day that we don't eat.)" [Par 2, Line 175]

"Akong anak palang daan, tong siya girespahan, grabe gyud ko'g problema gyud. (My child, when she was just a toddler when she was hospitalized, I had a tough time)." [Par 13 Line 238]

"Parehas atong na-admit akong mga bata, tong tulo ka-anak nako, na admit, dili pud baya lalim gyud na ang tulo mag dungan. (When my three children were hospitalized at the same time. It is tough when three of them are sick at once.)" [Par 14, Line 243]

Responses from participants 1 and 2 highlight that their income could barely cover their basic needs. This suggests a constant struggle with affording other necessities, a lack of financial security, and the impact of work on families. As cited by Meuris and Gladstone (2023), financial instability can be viewed as a cause of work-family conflict driven by strain, as the pressure of personal financial difficulties drains the cognitive resources necessary for effective performance at work. However, According to Reimann *et al.*, (2022), the family environment can be a source of conflict that spills over into the workplace (FWC). In such situations, employees may miss work obligations because they must attend to family duties or find themselves distracted by family issues. In a study by Pak *et al.*, (2021), the amount of time spent working is another organizational factor contributing to work-family conflict. Moreover, Participants 13 and 14 reveal the emotional and logistical challenges of dealing with children's illnesses. This emphasizes the added burden on families when children experience health issues.

Emotional and Mental Struggle.

According to the participants, stress is one reason for their struggle. This reveals a common theme of stress experienced by drivers. While the sources of stress may differ, the overall sentiment is consistent, where stress is a pervasive and unavoidable part of their lives.

Participants 3, 5, and 10 mentioned that,

"Kay kanang ma-stress gyud, permi gyud ang stress. Kinahanglan nga, labi na'g kanang naa kay adlaw nga lain imohang lawas, unya pugson gyud nimo. Kana nga stress ba pero di lang nimo huna- hunaon, maningkamot lang gyud, ampo lang ba, abot sa panahon. (Because you do get stressed—stress is constant. Especially on days when you are not feeling well, but you still have to push yourself. That

kind of stress, but you just try not to dwell on it. You just keep going, keep praying, and wait for the right time to come.)" [Par 3, Line 183]

"Akoang experience as a kanang single og nag-eskwela pa jud ko, lisod jud siya kanang dili gani nimo ma-hit imohang kota everyday labi na ig naa kay gina-apas na mga expenses, nay time jud na mistress jud ka. (As a single student, making ends meet and meeting my daily expenses is tough. There are times when I feel overwhelmed by stress.)" [Par 5, Line 194]

"Stress rajud na, sa drayber. (That is just stress for drivers.)" [Par 10, Line 223]

Most participants come up with the same answer: stress has impacted their well-being. The participants' responses reveal a reliance on coping mechanisms to manage the stress they experience. The advice to "not just dwell on it" suggests a strategy of avoidance or suppression. Gupta *et al.*, (2024) stated that coping involves cognitive and behavioral strategies to alleviate stress by discovering methods to withstand and lessen the effects of a situation that causes stress, along with any related negative feelings. According to Tus *et al.*, (2023), individuals often resort to avoidance coping instead of directly addressing stress for various reasons. Those with anxiety may be drawn to avoidance coping since it initially seems like a way to evade anxiety-inducing thoughts and situations. Avoidance coping, also referred to as avoidant coping, avoidance behaviors, or escape coping, is a maladaptive strategy where a person alters their actions to steer clear of contemplating, facing, or engaging in complex tasks. Financial struggles appear to be a significant source of their stress. As cited by Althea Grace *et al.*, (2024), there could be a justification for why Filipino youth start managing work and education at such a young age. One significant factor is financial necessity. Families occasionally depend on their children's earnings to cover household costs or to assist with their siblings' schooling. Due to their profound sense of responsibility and keen desire to aid their families, students willingly join the workforce.

Coping and Resilience.

Despite tricycle drivers' hardships, they work hard to meet daily needs. However, they need medical support, help from the community and TODA, and cooperative programs for financial support. Aspirations for a better life despite challenges and contentment regardless of financial hardships.

Participants 1, 3, 4, 7, 10, 12 and 13 mentioned that,

"Gusto gani ko kanang naay tabang ba, ana. Wala man. Okay ra man. Suporta usahay. Krisis. Pait. (I really want that there is also help but there is none. It is okay. Support sometimes. Crisis. Hard.)" [Par 1, Line 173]

"Ikaw ra'y makatilaw, pero kung ang programa sa gobyerno nga increase, nga patasan ang pamasahe, ang rate sa pamilite, tanan nga pedecaber, makatilaw gyud. (Only you will benefit, but if there's a government program to increase the fare, the rate, all pedicab drivers will benefit.)" [Par 3, Line 185]

"Gipili namo ni nga trabaho, nga pedecaber kay muda daw og kaayuhan sa amoa. (We chose this job as pedicab drivers because we thought it would improve our lives)" [Par 3, Line 181]

"Para sa akua, kanang lipay na kaayo ko biskan wa koy nahuman. Unya High school rako...lipay ko na nakasulod ko aning panginabuhia. (For me, I am...happy even if I don't have a degree. I'm just high school...I'm glad I got into this way of life)" [Par 4, Line 190]

"Unya ang pamaagi ana is mag-loan ba sila, kung unsa manang mga cooperative na ilang giapilan. (And the way to do that is to get a loan from whatever cooperatives they have joined)." [Par 7, Line 210]

"No need na, ma'am. Sa kanang naay mga supporta, sa akua lang, no need na. Ug sa akua lang, di na kinahangalang, kay ngano, experience nako na. (No need anymore. As for those kinds of support, it is not necessary for me. It is no longer needed for me because I have already been through that experience)." [Par 10, Line 227]

"Kuntento ta unsay gihatag sa Ginoo, mga panalangin na iyang gihatag. (We should be content with what God gives us, the blessings He provides)." [Par 12, Line 237]

"Kung naay available nga maayong offer sa abroad. Sa mga mayor ba, sa Dumper, mutabang sad baya na sa atoang tanan. Sa gobyerno, og naa man silay ihatag na tabang sa akua, syempre malipay pud ko. Mareceive nako. Kanang ilang kasing-kasing na pagtabang sa akua. (If there's a good offer abroad. For the mayors, the dumper, it would also help us all. From the government, if they can give me help, of course I will be happy. I will receive it. That's their heartfelt help for me.)" [Par 13, Line 241]

Tricycle drivers show a range of coping strategies and resilience when facing challenging situations. Aldwin and Yancura (2004, as cited by Wambua *et al.*, 2024), there are five broad categories of coping strategies: problem-oriented coping, emotion-

oriented coping, seeking social support, religious coping, and finding meaning. The participants described strategies that fit into these five categories. Pirro (2024) states that resilience arises from the complex interaction between personal traits, available resources, and contextual elements. On a personal level, attributes like personality traits, coping strategies, and self-efficacy significantly affect resilience. Those with high degrees of optimism, flexibility, and self-assurance are more capable of dealing with difficulties and enduring hardship. Some participants voiced a need for outside help, such as government aid and better job prospects abroad. Others showcased resilience through acceptance and contentment. Deriving satisfaction from their jobs despite having limited formal education and expressing gratitude for their circumstances. The varying opinions on support, with Participant 10 dismissing it due to previous experiences, emphasize how people cope with adversity. Additionally, the reference to cooperative loans points to a proactive stance towards financial difficulties, with some drivers looking for community-driven solutions. Appiah- Opoku *et al.*, (2025) assert that financial assistance initiatives, like affordable loans or grants, can be implemented to assist operators in managing initial investments and recurring costs. The feedback highlights the intricate relationship between personal agency, external influences, and community support in shaping coping mechanisms and promoting resilience among pedicab drivers.

SUMMARY

This study finds that being a tricycle driver is not easy. It encourages tricycle drivers to continue and strive despite financial challenges, such as high operational and maintenance expenses, debt obligations, and the constant pressure to meet family needs. To cope with these challenges, tricycle drivers employ strategies such as borrowing, working longer hours, and budgeting, while some seek limited government assistance; however, these persistent financial difficulties negatively impact their well-being, causing stress and limiting access to essential services. Despite these considerable hardships, the tricycle drivers demonstrate remarkable resilience, driven by the need to provide for their families and hope for a better future, underscoring the critical need for financial security, social support, and community-based solutions within their sector.

IMPLICATIONS

From the result of this qualitative study, the researchers provide the following implications for enhancing tricycle drivers' resilience and financial security in selected TODAs.

Government and policymakers might provide financial support to tricycle drivers through loan programs, cash assistance, or fuel subsidies. It can decrease the effects of debt loads, rising maintenance costs, and shifting commuter demand. The government

should set up a financial literacy program to teach tricycle drivers how to manage their debt, save money, and create a budget. This could improve their capacity to make wise financial decisions and efficiently manage their limited resources.

Financial institutions might offer more flexible loan alternatives to tricycle drivers, such as extended payback terms and reduced interest rates. This could lessen the financial strain their erratic income and high expenses are causing them.

May everyone acknowledge, value, and respect the needs of our tricycle drivers. They require our assistance, especially with their financial difficulties. We should take action because, without them, our communities would have significant transportation issues. The findings of this study are especially relevant in light of the current economic climate. They could be crucial for future studies that want to delve more into the difficulties experienced by tricycle drivers. This study may motivate future researchers to learn more about tricycle drivers' financial difficulties and how they cope in a demanding setting.

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