

"I have loans": A Phenomenological Study of Teachers Living with Loans

ABSTRACT

The study looks at the life of teachers at the public school living with loans through the Phenomenological Tradition of Communication that conceives communication as a dialogue or experience of otherness. The study, a phenomenological approach, sought to answer the overarching question: how is the life of teachers who have loans? Specifically, it sought to answer (1) what are their reasons for resorting to loan?; and (2) what are their coping mechanisms to provide their daily needs? The study assumed that teacher's motives and actions towards loans could only understand through their experience.

Four public elementary teachers with loans and take-home pay of four thousand pesos participated in the study. A semi-structured interview was done and recorded with their permission. The data were transcribed and analyzed by coding and constructing themes. Teachers have loans because of their (1) perceived personal needs such as (a) expenses for their wedding; (2) and perceived family needs such as (a) expenses for baby's needs, (b) tuition of family members, (3) housing for the family, (5) and to pay the debt of the family. Their perceived needs direct them to resort to loans, which led them to have a take-home pay of four thousand pesos, wherein for them, it is not enough to sustain their daily needs. Thus, it urges them to have various coping mechanisms to maintain their everyday living that include (1) re-loan and "bunggo," (2) seeking financial help from other members of the family, (3) and becoming a wise spender. The study recommended some recommendations wherein teachers and school heads may consider.

Comment [MOP1]: In abstract add place of study, type of study, type of sample, and method used to draw sample and method used to collect information. Also add research design.

Keywords: Qualitative. Phenomenology. Experience. Teachers. Loans.

1. INTRODUCTION

Let me start this study by defining the most popular word in the group of teachers when they meet "financial crisis" at the cross-section- "Loan." According to Kagan (2019), a loan is a monetary, property, and other material things lent to another party payable within a period along with interest and additional charges after reaching an agreement between teachers and the lending entities.

I view a loan as a product of the communicative process. Most of our teachers in the DepEd have loans, and sometimes we use it as a joke to residence- "Taga Loandon kami!". For some, especially for financial advisors loan is mismanagement of what you earn. It is a big "No" for them. AFTER RECEIVING MY APPOINTMENT, when I entered DepEd, most of the teachers advised me to avail myself of a loan, and no one informed me to avoid loans. In my ten years in DepEd, I witnessed how teachers live with loans. This time, I would like to clearly understand their own experiences using the Phenomenological Tradition of Communication.

The phenomenological Tradition of communication theorized communication as an experience of otherness or a dialogue (Craig, 1999). It problematizes the absence of or failure to sustain an authentic human relationship. Although in Craig's Tradition of Communication, he is referring to "human" like other, in this study, the "other" is the "loan,"

which is an inanimate object. The experience of dialogue happened between teachers and loans. Thus, I looked into how is the life of a teacher living with loans? Specifically, it sought to answer (1) what their reasons for resorting to a loan are? And (2) what are their coping mechanisms to provide their daily needs? The study assumed that understanding the teachers' motive and action towards loans is through their experience and others.

2. METHODOLOGY

Qualitative aims to understand the experience of others in their context (Merriam, 1998 as cited by Zeek, 2002). It does not forecast; instead, it is an analysis that provides a depth of understanding for those interested in the events of a particular setting and time. This study utilized the phenomenological research method to understand the lived experiences of public elementary teachers in one of the schools in the Schools Division of Puerto Princesa City. Public Elementary teachers are experiencing income difficulty because of several factors affecting their finances. A qualitative approach to this study will present detailed descriptions of the teachers' lived experiences to describe the phenomenon accurately. The phenomenological research can give us the background in understanding the situation of teachers living with loans because of their lived experiences which serve as the phenomenon that I would like to understand.

Comment [MOP2]: In abstract add place of study , type of study,type of sample,and method used to draw sample and method used to collect information. Also add research design.

Comment [MOP3]: Add who gave phenomenological theory in symbolic interactionism.

Data Collection

This qualitative study used phenomenological inquiry. It used a casual and informal conversation to obtain the lived experiences of four elementary teacher-participants. The study used the phenomenological approach to understand the subjective aspects of elementary teachers' lived experiences with loans. "Researcher in the phenomenological mode attempt to understand the meaning of events and interactions to ordinary people in particular situations" (Bogdan & Biklen, 2003 as cited by Zeek, 2002). As for this study, I would like to understand the meaning of events and interactions with the others- loans. I captured personal experiences and drew out detailed descriptions and deep sense from my participants as they described the nature of their lives living with loans.

Four participants, all females, were utilized to provide the evidence needed to understand the lived experiences of public elementary teachers living with loans. I had an unstructured interview with the participants to solicit their views and experiences regarding life-living loans. After the unstructured interviews, I informed them that the information I obtained from them would remain confidential, and I will use pseudonyms to protect their privacy.

All conversations were audio-recorded to capture the themes of dialogue and to ensure its correctness. The conversation is in Filipino; however, I translated it into English for this research.

Comment [MOP4]: Four participants seems smal number for the study?

Data Analysis

I used Zeek's (2012), which anchored from Moustakas' (1994) modification of the Stevick-Colaizzi-Keen analysis method, to analyze the phenomenological data. First, I listed all relevant statements of the participants. This process is called,horizonalization; each comment held equal value. Second, I recorded all non-overlapping, non-repetitive statements. These statements were the invariant horizons of the experience. Third, I grouped invariant horizons into themes. Fourth, I used the invariant horizons and themes to construct an individual textural description of each participant's experience, including verbatim examples. Fifth, I created a unique structural description of each participant's experience drawn from the personal textural description and imaginative variation. Sixth, I

constructed a textural-structural narrative of the meanings and essences of each participant's experience, including the invariant constituents and themes. Finally, I used the individual textural-structural descriptions to develop a composite description of the elements of the experience for all participants as a whole. This description was the heart of the lived experience.

3. RESULTS AND DISCUSSION

Lived Experiences of Teachers with Loans

The lives of teachers with loans started from their reasons, which resulted in different mechanisms for dealing with their various needs each day.

The Why's of Loan: Family and Personal Matter

The accounts of teachers with loans revealed that they have loans due to some reasons - personal and family-related matters. These include paying the family's debts, sending family members to school (tuition fee), spending for the family's basic needs (milk for the baby and their daily needs), and housing. They felt the need to provide for their family, such as to give back to the family. On the other hand, personal matters include having loans because they spend them during their wedding and do not know how to spend their income wisely. These reasons somehow direct or urge the teachers to have an immediate response to their perceived needs.

On the account shared by Angel, she said her income is not enough because her take-home pay is only more than five thousand pesos. She sought the services of a lending investor such as Cash and Easy because she has a baby to feed (milk). She also emphasized that she opted to loan from the bank when she got married as additional finance in their expenses for a wedding. It followed when she gave birth to her son. She also mentioned that she spent some of the amounts on repairing her father and mother's kitchen. She felt the need to give back to her family because of "amor propio." Angel's experience is relatable. Providing for our family is our main agendum. In addition, it also implies that starting a family is not that easy. We need to be ready financially from planning your wedding until you have your children to feed.

Moreover, Rosana also shared that one of the reasons why she sought the helped of lending investors to sustain their daily needs. In her account, she mentioned she didn't manage her income very well, and most of the time, she relied on her husband. Her statement implies that it is essential for us to know how to manage our finances. Educating oneself regarding financial management and not just relying on your partner would help us spend our finances. Being a financial supporter to children's education and for siblings is what the account of Anna's had revealed. According to her, she often availed of loans for tuition when her children went to university. And she also added, she allocated some of her loans intended for her siblings.

On the other hand, Andrea resorted to loans because of the family pressure of paying the debts. She revealed that she got irritated with her mother because she kept repeating the money they spent on her during her application in the police department. So she decided to borrow money to pay the debts of her family.

Employing Coping Mechanisms: As Being Resilient

Having loans will mean decreasing take-home pay for our teachers. In this sense, on being resilient, teachers experiencing an ample amount of take-home pay. Their responsibilities as a family provider urge them to have various coping mechanisms to sustain their everyday living, including re-loan and "bunggo," seeking financial help from other family members, and even discussing the family's financial status becoming a wise spender.

Comment [MOP5]: Discussion must compare findings with results of similar studies conducted by scholars in this academic area of interest.

Angel finds it essential to communicate to her husband their financial status and the type of loans she availed to sustain their daily needs. In her account, she helped loan wherein she can re-loan every three months. Angel prioritized the needs of her son. She also talked to her husband and explained that she only received an ample amount from her salary. She also shared they were not able to buy new clothes. If ever they wanted to buy things for themselves, they consulted each other before buying it.

On the other hand, aside from considering the different types of loans when she has nothing to spend, Rosana asked for rescue from her husband. She also availed loans and "bunggo". She mentioned that expenses in their house and their children's needs were equally divided between her and her husband. However, she is always asking for her husband's help to sustain the other needs. The account of Rosana implies that it is vital that both husband and wife have their work to help each other to meet the needs of the family.

Furthermore, having another source of income is also important. Ana said there was a need to borrow money. She only considered the vital needs in her expenses. She also explained to her children that the money she gave to them was not from her income; instead, she borrowed it from the bank/lending investor. Their other needs could sustain because of the tricycle. Its boundary was able to maintain the allowances of her children.

In addition, Andrea revealed one of her coping mechanisms is that she spent her income for her needs only. She also added that before, she always spent her time in the city proper while she went to city proper twice a month only for the past months. Andrea also spent her money wisely. If she bought new clothes, she makes it sure that it is not expensive. She didn't pamper herself anymore.

Experiencing the Otherness

Craig (1999), in his article, explains how communication theorizes in the Phenomenological Tradition of Communication. It theorized communication:

"as dialogue or experience of otherness. Communication theorized in this way explains the interplay of identity and difference of authentic human relationships and cultivates communication practices that enable and sustain authentic relationships."

Since I viewed the teacher-loan as a communicative process and had identified loans as the other, I will discuss how the teachers and their loans have built an authentic relationship through communication.

The teacher has established an authentic personal relationship with a loan as an inanimate object through their perceived gains or benefits of having such a loan. Every time the teacher feels the need to support, whether, for a personal or family matter, she thinks of loans. They both demonstrate a mutual understanding of their status regarding finance that only of them can comprehend. A loan somehow becomes the breadwinner of breadwinners or a great provider for great providers. The loan is also communicating support to teacher's needs. In addition, the two parties (self-other) maintain their relationship through a continuous lending process, and it will only end when the conditions of the teacher end. Resiliency in the perspective of teachers' lived experiences with loans is about finding ways and being strategic in meeting the needs and demands of themselves and their families.

4. CONCLUSION

This study has informed me how the lives of the teachers living with loans. It gives me the impression that teachers cannot be judged by simply looking at their payslips and their record of loans and labeling them with anything based on our standards. Their actions, having loans, rooted from what they perceived as urgent to provide and support.

In addition, the numerical representation of salary is not a determiner factor that you can provide well for your family. What matters is how you decide and manage your income based on the demand and needs of your family.

Theoretically, an authentic relationship is also possible with an inanimate object. The more you acknowledge the importance of the thing, the more the relationship becomes more potent. However, in the perspective of financial management, the more the relationship between the teacher and loan, the more difficult it becomes for the teacher to experience financial freedom.

5. RECOMMENDATION

The following are recommendations from the data collected as part of this research. Recommendations are categorized into four:

Public Elementary Teachers

I want to encourage teachers to:

1. Spend wisely of their income in terms of needs and wants;
2. Have at least another source of income aside from their salary;
3. Invest in an educational plan for their children;
4. Save for future use; and
5. Have their school-based cooperative borrow money and save for their future needs on a low-interest basis.

School Heads

For school heads, I would like to encourage to:

1. Initiate a teachers' cooperative to help teachers in their financial crisis and teaching them for being responsible for their account; and
2. Conduct seminar/workshop regarding financial management.

Policy Makers

1. Policy Makers can include in the policy a special provision for the teachers' children in providing them scholarships; and
2. Increase the teacher's salary.

Further Research

Additional research is recommended to expand the scope of this study. Due to this study's limited range and methodology, I would recommend the following research topics to develop further and verify this research:

1. Replication of this study is possible with increased numbers of participants to compare findings;
2. This study sought experiences and perspectives of elementary teachers through personal views. Experiences and perspectives of members of the family and non-family associated with public elementary teachers are unknown. The inclusion of others in the study such as a spouse, children, extended family, and friends would allow triangulation of the data; and
3. Comparative studies targeting the perspectives of male or female public elementary teachers would add another dimension to this research.

Comment [MOP6]: You have mentioned recommendations for school heads. I would have been appropriate, if you would have also added heads in your sample and sought their views about teachers taking loan.

CONSENT

Author declares that written informed consent was obtained from the respondent.

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