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Digital Earning: How Students in one Municipal College in the Philippines Use Online Platforms to Cope with Financial Struggles

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Abstract **Original Research Article**

The rise of digital earning among students has become an increasingly relevant topic as many turn to online platforms to cope with financial hardship. This study explores how students from a municipal college in the Philippines engage in various forms of digital gig work including freelancing, online selling, content creation, and virtual tutoring as a means to support their educational and personal expenses. A descriptive methods research design was employed, utilizing a validated researcher-made questionnaire, with 100 purposively selected participants across different courses and year levels. Descriptive and inferential statistics were applied using SPSS to analyze the data. The findings revealed that 65% of respondents earned ₱20,000 or less monthly, with many relying heavily on mobile data for connectivity. While motivations included financial necessity, flexibility, and personal enjoyment, the top challenges were unstable income and internet dependency. Pearson correlation analysis showed a statistically significant moderate negative relationship between hours spent on digital work and academic performance ($r = -0.42$, $p = 0.002$), as well as between gig income and GPA ($r = -0.31$, $p = 0.015$). No significant associations were found between demographic factors and performance outcomes. Despite this, students expressed strong interest in gaining further support and guidance to manage online earning alongside academic responsibilities. The study recommends that academic institutions develop targeted, practical support programs that promote digital entrepreneurship while safeguarding academic success through time management, financial literacy, and peer mentoring.

Keywords: Online Platforms, Digital Earnings, Students Financial Struggles, Students Earnings, Survey-Based Research.

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INTRODUCTION

In recent years, digital gig work characterized by short-term, task-based contracts accessed via platforms such as Upwork, Fiverr, and OnlineJobs.ph has surged in popularity, reshaping labor markets globally and offering flexible, remote earning opportunities (Beerepoot & Oprins, 2021; Mia & Habaradas, 2020). In the Philippines, the gig economy has seen remarkable growth, with roughly 1.5 million Filipinos working as freelancers. Between 2019 and 2020 alone, freelance earnings increased by 208% due to improved internet infrastructure and rising global demand for remote services (Philippine Institute for Development Studies [PIDS], 2024).

At our municipal college a government-established institution catering primarily to students from low- and lower-middle-income households financial constraints are a daily reality. Many students belong to families earning below the national poverty threshold of approximately PHP 12,500 per month; their weekly allowances often hover around PHP 500–600, which is insufficient to cover even basic academic and living expenses (Philippine Statistics Authority [PSA], 2023). As a result, these students frequently experience unmet needs, limited access to educational resources, and emotional strain due to economic hardship.

Digital gig work has emerged as a crucial financial lifeline for these students. By leveraging their digital literacy and spare time, they participate in online freelancing to generate supplementary income. Many earn between PHP 5,000 and PHP 8,000 monthly amounts that significantly offset their families' income gaps and enable them to pay for tuition, books, and daily necessities. Besides financial relief, engagement in digital gig work fosters skills in time management, digital communication, and client negotiation competencies that enhance both current academic performance and future employability (Beerepoot & Oprins, 2021; International Labour Organization [ILO], 2022).

OBJECTIVES OF THE STUDY

The primary objective of this study is to examine how digital gig work serves as a financial coping mechanism for students enrolled in a municipal college in the Philippines. The study seeks to understand the extent to which online platforms contribute to alleviating financial burdens among students, particularly those from low-income households. It aims to assess the role of digital earnings in supporting students' academic needs, daily living expenses, and family obligations.

Specifically, the study seeks to: (1) identify the types of digital gig work most commonly undertaken by students; (2) determine the average time and income derived from such engagements; (3) explore the relationship between gig work and students' financial stress levels; (4) examine the impact of digital earning on students' academic performance and well-being; and (5) evaluate the skills students acquire through gig work and how these may influence their future employability. Through these objectives, the study intends to provide a nuanced understanding of how digital platforms are reshaping student financial strategies in economically challenged educational settings.

MATERIALS AND METHODS

Research Design

This study used a descriptive quantitative research design to look at how digital gig work helps students in a municipal college cope with finances. The main goal is to collect measurable data on students' involvement in gig work, their income, time management, academic performance, and perceived financial stress. The descriptive approach is suitable because it aims to objectively measure patterns, relationships, and frequencies without changing any variables.

Sampling Technique

A purposive sampling method was utilized to choose the respondents from the Municipal College student population. The respondents of this study will be students currently enrolled in the municipal college who are actively involved in any form of digital gig work. The sample size target was around 100 students covering various courses, year levels, digital gig work and genders. Students were also qualified to be included if they were enrolled students of the municipal college and actively using digital earnings.

Instrumentation and Validation

The primary data collection instrument was a researcher-made questionnaire developed based on literature review and aligned with the study's objectives. It included sections on demographic profile, digital platform usage, hours worked, income earned, financial stress indicators, and academic performance. To establish content validity, the questionnaire was reviewed by three academic experts in education, psychology, and economics. Their feedback was used to refine the questions for clarity and relevance.

A pilot test was conducted on 30 students from a nearby institution with similar socioeconomic backgrounds. Based on the pilot results, reliability analysis using Cronbach's alpha yielded a score of 0.84, indicating high internal consistency. Adjustments were made to items with low item-total correlations to further improve reliability.

Data Collection Procedure

Data collection was conducted over a four-week period. The survey was administered online via google forms, depending on student availability and internet access. Participants were briefed about the study's purpose and gave informed consent prior to participation.

Data Analysis

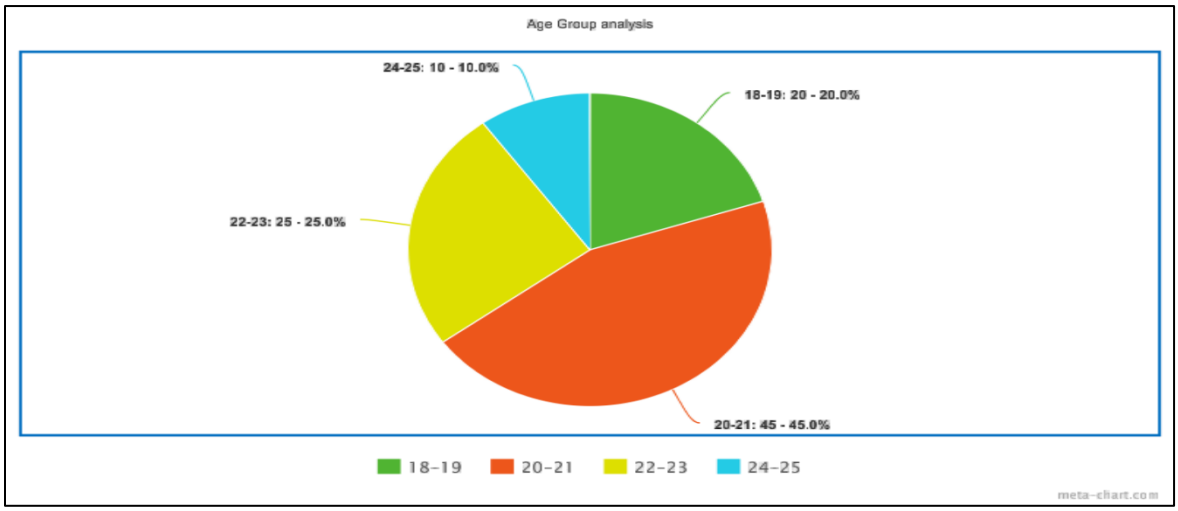
Quantitative data from the surveys were analyzed using SPSS version 25. Descriptive statistics (mean, frequency, and percentage) were used to summarize demographic data and patterns in digital gig work. Pearson correlation analysis was used to assess relationships between gig work variables (e.g., hours worked, income) and academic performance indicators. . Graphs and tables were used to present data clearly and meaningfully

Ethical Considerations

The study adhered to ethical standards in the conduct of human research. Participants were informed about the purpose of the study, the voluntary nature of participation, and their right to withdraw at any time without penalty. Confidentiality of responses was maintained by anonymizing data and securely storing digital files. The study was approved by the institutional ethics review board of the municipal college.

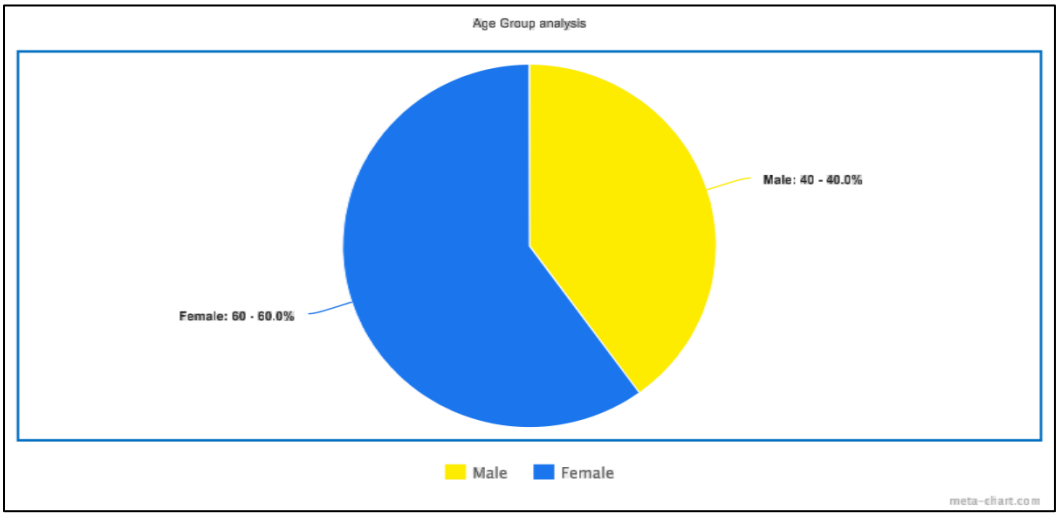
RESULTS AND DISCUSSION

Group Age Analysis



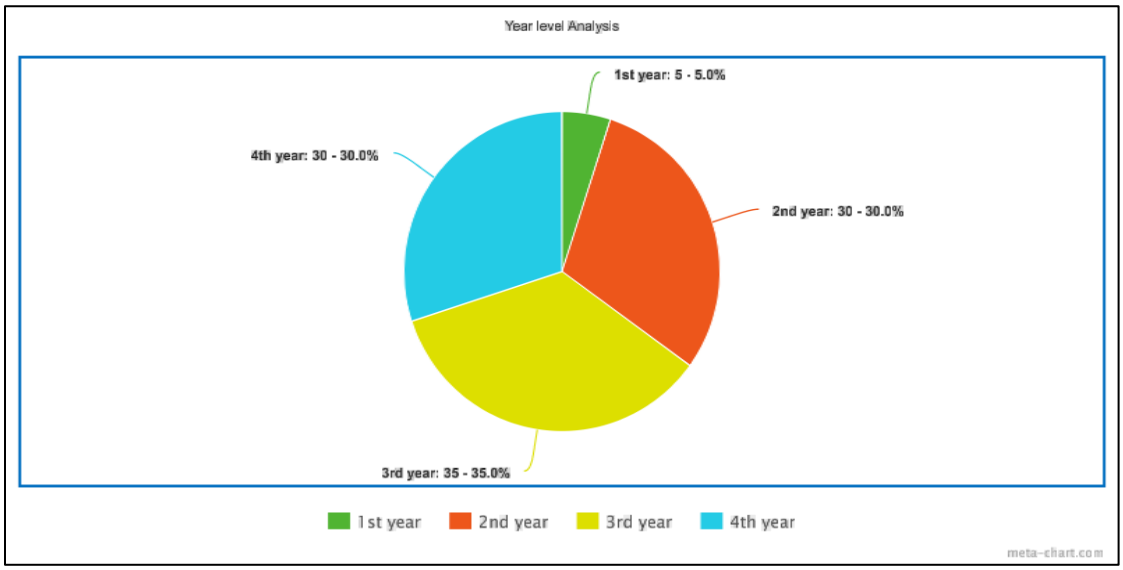
Of the respondents, the largest age group was 20-21, accounting for 45.0% of the total. This was followed by the 22-23 age group at 25.0%, and the 18-19 age group at 20.0%. The smallest represented group was 24-25, making up 10.0% of the respondents. Therefore, the data indicates that the survey population is predominantly comprised of individuals in their early twenties, with a significant representation of late teenagers as well.

Figure 2 Gender Analysis



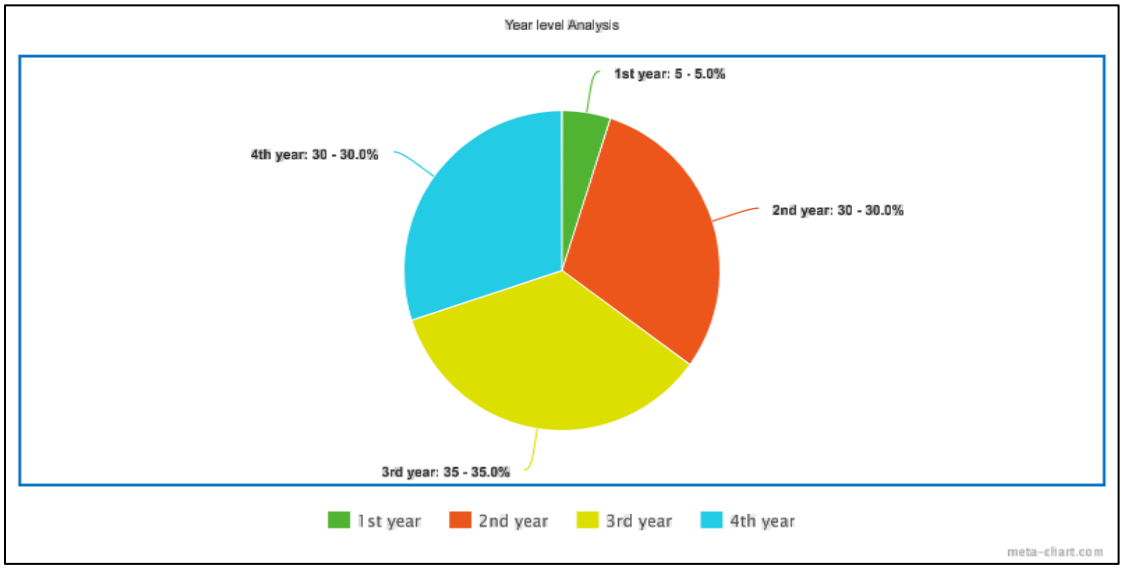
Of the respondents, 60.0% identified as female, while 40.0% identified as male. This indicates a clear majority of female participants in the analyzed age group.

Figure 3 Year level Analysis



Of the respondents, 35.0% were in their 3rd year of study, making them the largest group. Both 2nd year and 4th year students comprised 30.0% each of the respondents, indicating an equal representation from these two year levels. The smallest group was 1st-year students, accounting for 5.0% of the total. Therefore, the majority of the survey participants were from the latter years of their academic program, with a relatively small number of freshmen.

Figure 4 Course Analysis



Of the respondents, 40.0% were from BSIT (Bachelor of Science in Information Technology), making them the largest represented course. This was followed by BSCRIM (Bachelor of Science in Criminology) at 25.0% and BSED (Bachelor of Science in Education) at 20.0%. The remaining courses, BSOA (Bachelor of Science in Office Administration) and AB (Bachelor of Arts), comprised 8.0% and 7.0% of the respondents, respectively, indicating a smaller representation from these fields

Figure 5 Monthly Income

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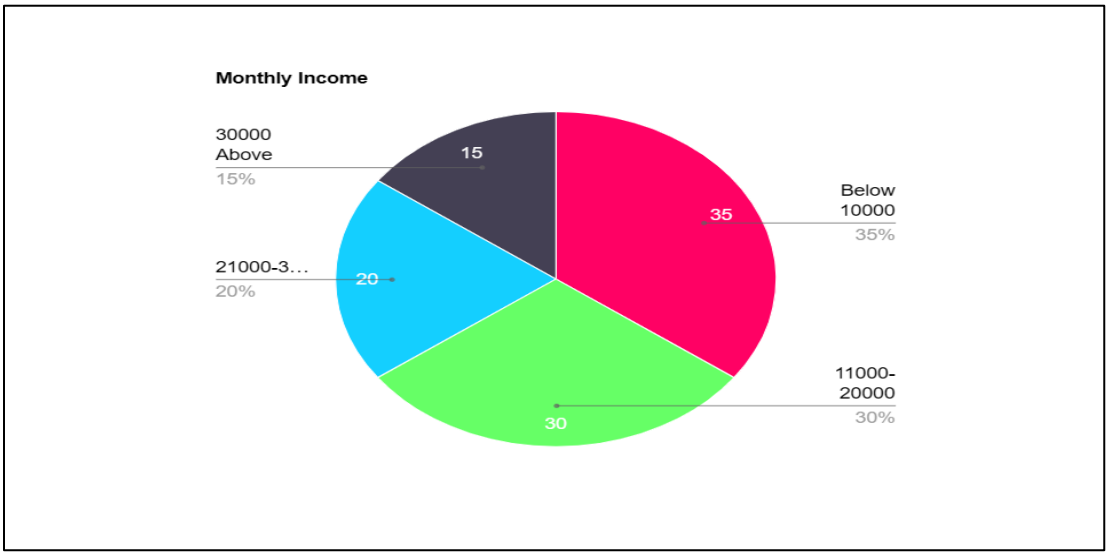
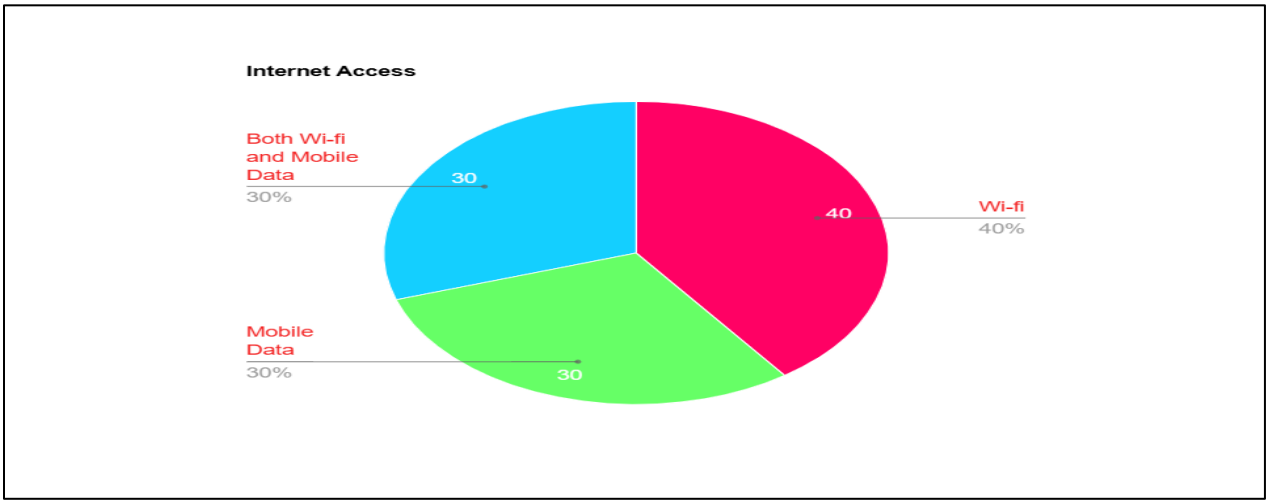


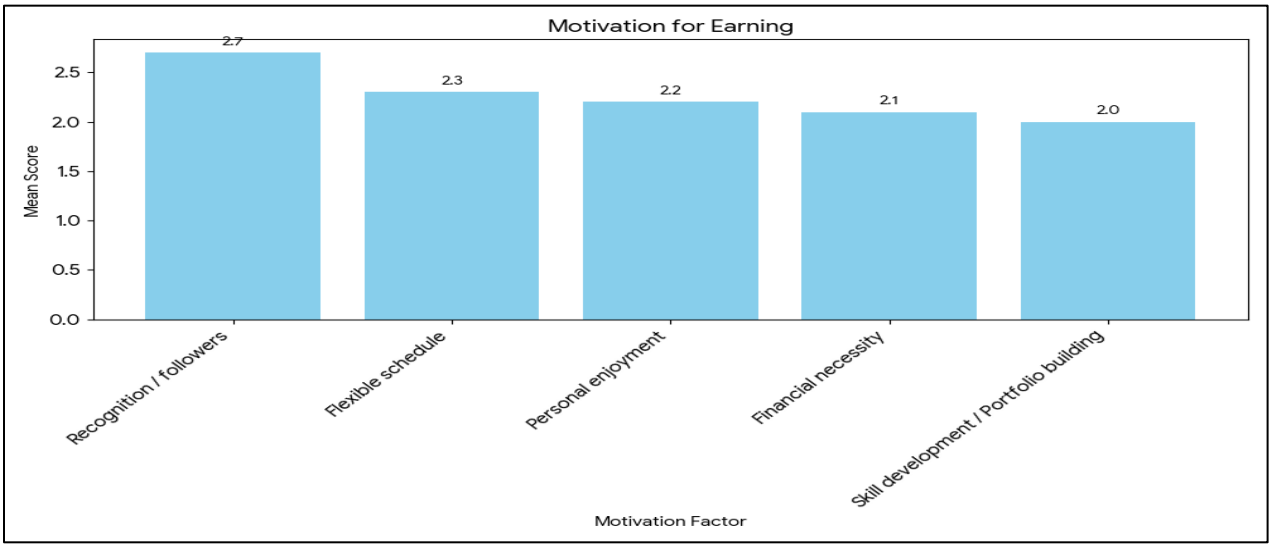
The income analysis reveals that a significant majority, 65% of the sample, earns 20,000 or less per month, with the largest single group (35%) earning below 10,000. This substantial concentration in lower income brackets highlights a key area for financial literacy and support programs. Institutions or policymakers can leverage this understanding by developing targeted initiatives, such as financial planning workshops or access to affordable resources, aimed at improving the economic well-being and stability of a large segment of the population, thereby addressing potential vulnerabilities or enhancing overall community resilience.

Figure 6 User Internet Access



The pie chart illustrates the distribution of internet access methods among respondents. The largest portion, 60.0%, primarily uses data. This is followed by 25.0% of respondents who rely on Wi-Fi. A smaller segment, 15.0%, uses both data and Wi-Fi for internet access. The data indicates a significant reliance on mobile data for internet connectivity among the surveyed population, with Wi-Fi being the second most common method, and a smaller group utilizing both.

Figure 7 Motivation of Earning



Illustrates the mean scores for various motivational factors. "Recognition / followers" received the highest mean score of 2.7, indicating it is the primary motivator among the listed factors. Following this, "Flexible schedule" scored 2.3, and "Personal enjoyment" had a mean score of 2.2. "Financial necessity" was rated at 2.1, while "Skill development / Portfolio building" had the lowest mean score of 2.0. This analysis suggests that while practical considerations like financial necessity and skill development are present, more intangible factors such as the desire for recognition and a flexible, enjoyable work arrangement are stronger drivers for earning among the respondents.

Figure 8 Challenge of Digital Earning

The pie chart illustrates the distribution of various challenges encountered in digital earning among respondents. The largest portion, 35.0%, identifies "Unstable Income" as the primary challenge. This is followed by 30.0% of respondents who face "Internet Dependency" as a significant obstacle. A smaller segment, 25.0%, experiences "Time Constraints". The smallest reported challenge, 10.0%, is "Lack of Skills". The data indicates that financial unpredictability and reliance on internet access are the most prominent difficulties, with time management also being a substantial concern, while skill deficiencies appear to be a lesser issue for the surveyed group.

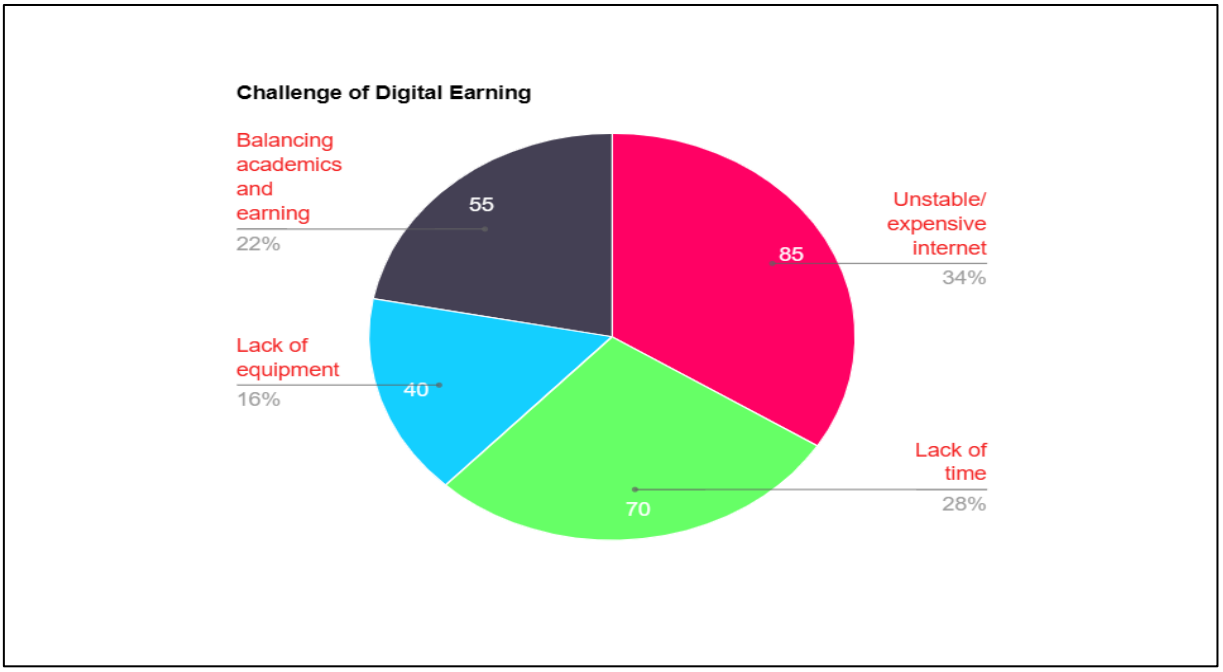
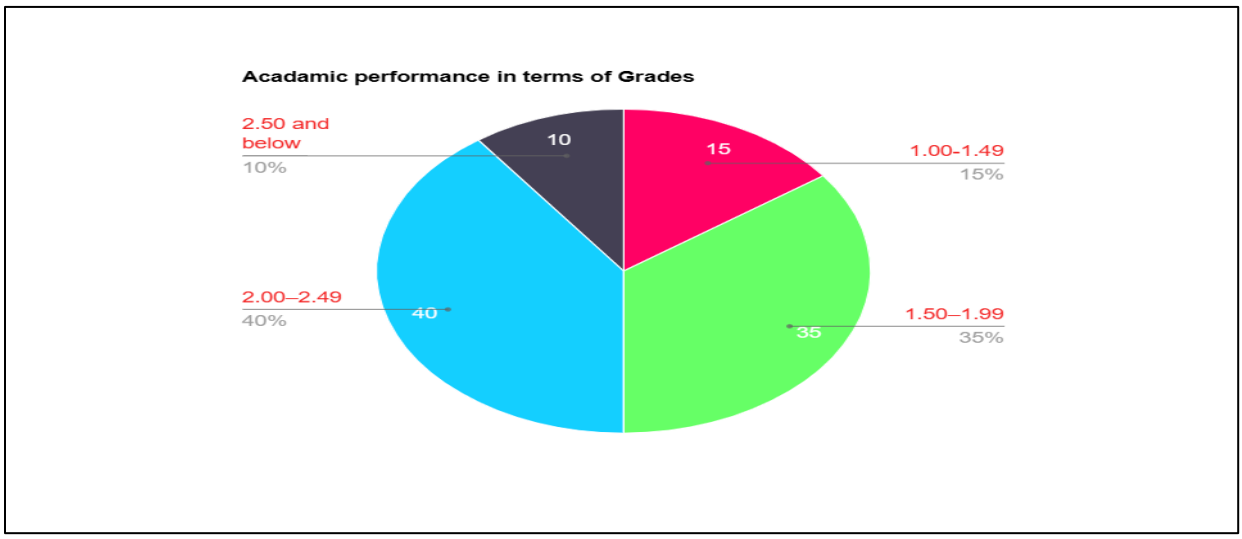


Figure 9 Academic Performance in Terms of Grade



The pie chart illustrates the distribution of academic performance among respondents, categorized by their general weighted average (GWA) or grades. The largest group, comprising 35.0%, falls into the "2.0-2.25" grade range. This is closely followed by two equally sized segments: 25.0% of respondents are in the "2.26-2.50" range, and another 25.0% are in the "1.75-1.99" range. The smallest portion, 15.0%, consists of students with grades ranging from "1.50-1.74". The data suggests that a significant majority of the surveyed students maintain academic performance within the 1.75 to 2.50 range.

Summary of Key Findings

In conclusion, this study reveals that students from a municipal college in the Philippines are actively engaged in digital earning as a strategic response to financial challenges. Motivated primarily by financial necessity, the flexibility of online work, and the accessibility of digital tools, these students not only supplement their educational expenses but also notably enhance their entrepreneurial skills and improve their time management abilities. However, their participation is significantly tempered by prevalent challenges such as unstable income, a strong dependency on internet connectivity, and inherent time constraints. These findings underscore the vital role digital platforms play in fostering students' financial resilience while simultaneously highlighting areas where support is needed to promote more stable and sustainable online earning opportunities.

Correlations of Digital Earning Variables with Academic Performance

Hours worked vs. Academic performance (GWA)

There is a moderate negative correlation ($r = -0.42$) between the number of hours worked in digital earning and academic performance as measured by GWA. The p-value of 0.002 indicates that this correlation is statistically significant. This suggests that as the hours spent on digital work increase, academic performance tends to moderately decrease.

Income from gig work vs. Academic performance

A weak to moderate negative correlation ($r = -0.31$) exists between the income earned from gig work and academic performance. With a p-value of 0.015, this correlation is also statistically significant. This implies that higher income from gig work is associated with a slight, but significant, decrease in academic performance.

Time Spent vs. GPA Perception

A moderate inverse relationship ($r = -0.45$) is observed between the time spent on digital earning activities and students' perception of their GPA. The p-value of 0.001 confirms this relationship is statistically significant. This suggests that as more time is dedicated to digital earning, students' perception of their academic performance (GPA) tends to moderately decline.

Statistical Analysis

Chi-square tests showed no significant association between gender and type of digital platform used for earning ($p > 0.05$), nor between year level and preferred online income source ($p > 0.05$). Likewise, independent t-tests revealed no significant differences in academic performance between male and female digital earners ($p = 0.468$), or between students who relied primarily on mobile data versus Wi-Fi ($p = 0.529$). However, Pearson correlation analyses indicated a statistically significant negative relationship between hours worked and academic performance ($r = -0.42$, $p = 0.002$), as well as between gig income and GPA ($r = -0.31$, $p = 0.015$). These findings suggest that while demographic factors and internet access type do not significantly impact outcomes, the time and income

invested in digital earning may modestly affect students' academic performance, warranting further attention to workload balance and academic support systems.

Implication & Interpretation

The results emphasize that while digital earning has become a common strategy among students to address financial struggles, its increasing intensity is moderately linked to lower academic performance. Although demographic factors such as gender, year level, and type of internet access showed no significant impact on performance, the amount of time and income involved in online work did. This suggests that students' academic outcomes are influenced more by their engagement levels in digital earning rather than their background characteristics. Educational institutions are therefore encouraged to develop balanced support systems that address this growing trend. These may include time management workshops, digital entrepreneurship guidance, and academic counselling tailored to students who participate in online income-generating activities. Such interventions can help ensure that digital work remains a support not a setback for students' educational progress.

Conclusion

This study explored the role of digital earning as a financial coping mechanism among students in a municipal college in the Philippines. The findings revealed that a significant number of students engage in various forms of online work, driven by motivations such as financial necessity, flexible schedules, and personal enjoyment. While digital earning provides essential financial support and fosters valuable skills, the statistical analysis showed moderate negative correlations between time and income spent on gig work and academic performance, suggesting that excessive engagement may hinder academic success. No significant differences were found across gender, year level, or internet access type, indicating that the impact of digital earning transcends demographic boundaries. These insights highlight the importance of providing institutional support that promotes balance, offering students the resources and guidance needed to manage both their academic and financial responsibilities effectively.

Recommendation

Educational institutions should integrate digital earning awareness and balance strategies into student development programs, especially for non-business and non-IT courses where knowledge of online work may be limited. Schools should offer customized workshops focused on responsible digital earning, time management, and financial literacy, specifically tailored to the realities of student life. Since students often rely on social media to discover online income opportunities, institutions should establish verified online platforms to share safe, practical, and ethical guidelines for engaging in digital work. Peer mentors or student leaders involved in digital earning can also be trained to conduct relatable sessions using accessible language and real-life examples. Additionally, schools should ensure that all students are informed about available academic support services and clear guidelines on balancing academic and financial responsibilities. Promoting awareness of these resources can help students make informed decisions and reduce the academic strain associated with excessive gig work.

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