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NECESSARY BUT NOT SUFFICIENT: FILIPINO STUDENTS' BELIEFS ABOUT THE VALUE OF EDUCATION

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ABSTRACT

Filipino students are often said to value education, but Bernardo [1] found stronger endorsement of its abstract value than of the pragmatic value of finishing college and earning high grades. This exploratory qualitative study examines how first-year undergraduates explain these beliefs in their own words and weigh education against other routes to success. Thirty-three first-year undergraduates from two state universities and colleges answered five open-ended prompts in writing, in English, Filipino, Taglish, or Ilocano mixed with English or Taglish. Students described education as necessary but not sufficient. They saw it as a source of skills and opportunity and a way of repaying family sacrifice, and they regarded college and high grades as helpful advantages, not gates. Free tuition was welcomed, while online selling, social media, and overseas work were cited as other paths that ran alongside education without replacing it. Because most students wrote seated beside classmates, shared wording limits the independence of their responses; a sensitivity check excluding the similarly worded responses left the pattern unchanged. The results are context-bound but offer a starting point for discussions about college, grades, family expectations, and alternative options.

Keywords: Value of education, Filipino students, Family reciprocity, Free tuition, Thematic analysis

1 INTRODUCTION

Education is often considered a Filipino value. According to Bernardo [1], a study using a questionnaire completed by 294 college students who were between 16 and 21 years of age and studying at a private university in southern Philippines examined the students' beliefs regarding the abstract value of education and its pragmatic value for the individual. The findings showed strong positive beliefs about the abstract value of education, weaker positive beliefs about the pragmatic value of college, and somewhat negative beliefs about the pragmatic value of academic achievement. Such results are quite surprising since the students could be highly supportive of education without expecting much from their degrees or grades. Bernardo noted that his measures were adapted from North American instruments and recommended that future research contextualize the variables, especially goal orientation, in the

Philippine setting (p. 63); the present study takes up that invitation by asking Filipino students to explain these beliefs in their own words.

Questionnaires measure how strongly students agree with statements, but they cannot show how students explain their views, which examples they reach for, or whom they have in mind when they say education matters. Open-ended responses can add that detail. The present study asks such questions in a setting that has changed in ways relevant to the value of education. Republic Act No. 10931 [2] provides free tuition and other school fees in state and local universities and colleges and in state-run technical-vocational institutions. At the same time, students speak of social media, online selling, and overseas work as routes to income, and overseas employment has long been tied to Philippine higher education and employability [3].

The law is relevant to this question because it removes tuition and other school fees in state institutions, which may change what it takes to attend college and how students think about it. It is therefore reasonable to ask whether students in covered institutions now describe education differently, for example as an entitlement, an opportunity, or one option among several. The present data cannot show whether beliefs changed, but they can show how students in state institutions covered by this policy talk about education, college, and the alternatives around them [2].

Some subsequent research in the Philippines has looked into aspects of this issue, particularly the influence of the family. For instance, in focus group discussions involving 80 college students, Reyes and Galang [4] discovered that students considered college important for their ability, income, and ability to meet their family responsibilities, and suggested that family functions as an implicit and meaning-making structure underlying motivation. Retuya et al. [5] primed family obligation and obtained better academic performance in comparison with mastery-goal, performance-goal, and control conditions, but did not investigate the reasons behind it. On the other hand, Tan [6], through in-depth interviews with 10 perfectionist Filipino undergraduates, explored how parental expectations were related to the duty to pay back what their parents had sacrificed for them. Mirote [7] based on surveys of 70 and interviews with 20 first-year students at a provincial state university, has shown that academic stress was seen as an integral part of being a student and the current suffering was associated with personal development, family expectations, and mobility. These studies show that family-related meanings of achievement and adjustment have already received attention. Neither of these studies addressed the questions of whether college education or high academic performance were required for success, and did not relate the family motivations to Bernardo's abstract and pragmatic beliefs.

Digital opportunity also depends on context. In a survey of Filipino university students, Clamor and Saloma [8] found out differences in digital capital in relation to certain social and educational features. This study was about digital capital and sense of belonging among university students and not about the perception of online income as an alternative to college education. Its value here lies in a warning about the unequal availability of online opportunities.

Collectively, this body of work provides insights into educational beliefs, family aspirations, and inequality of technological resources; however, each strand of research answers a different question. Three omissions are outlined below. First, Bernardo's pragmatic beliefs regarding college attendance and high performance have been empirically operationalized using scales, but these beliefs have yet to be examined within the context of students' reasoning, including illustrative examples. Second, family is recognized as a motivator, but its connection to beliefs regarding college and grades has yet to be uncovered. Third, the setting has changed; students now articulate income-generating pathways that were not previously known. The current study integrates these strands through an examination of how a small number of undergraduate students reason about the value of education, evaluate college and grades, recognize family responsibilities, and respond to contemporary pathways. This is a specific contribution, not a claim that these topics have never been studied: To our knowledge, no study has addressed these questions together under the new circumstances. Since prompts articulated the topics, the present study analyzes students' response to the questions rather than their self-identified priorities or changes in beliefs since 2003.

For the family theme we use reciprocity, as described in studies of utang na loob [9–11], as a sensitizing concept. Bernardo's [1] distinction informed the design of the first three prompts, which address education in general, college completion, and grades; the last two prompts ask about family and selected contemporary pathways. Neither is imposed as a framework on the analysis, and we do not assume that participants themselves used the concept of utang na loob.

1.1 Central Question

This study explored how participating Filipino undergraduates describe the value of education and related pathways to success. Its central question was: How do first-year Filipino undergraduates explain the value of education, and how do they weigh it against college completion, high grades, family responsibilities, and contemporary pathways to success?

1.2 Significance of the Study

Theoretical. The study builds on the abstract-pragmatic distinction proposed by Bernardo [1] by illustrating how the two concepts interrelate through the words of the students themselves and applying reciprocity (utang na loob) in understanding the family aspect of such interrelation.

Practical. The results can be used in advising guidance counselors, teachers, administrators, and policymakers who discuss college education, grades, and other options with the students and track the interpretation of free tuition (Republic Act No. 10931 [2]).

Scope. This study, with its 33 written answers, provides exploratory information.

2 MATERIALS AND METHODS

Design. This exploratory qualitative study examined participants' written answers to five open-ended questions through thematic analysis [12]. The differentiation made by Bernardo [1] between abstract and pragmatic value was used when developing the questions but not as a coding framework.

2.1 Participants and recruitment

Thirty-three first-year undergraduates from two state universities and colleges, across four programs (institution and program names are withheld to protect anonymity) contributed: nine who responded individually, and 24 from one class section who wrote by hand during a class activity, seated beside one another. Participants were selected through purposive sampling and recruited by invitation; they had to be first-year students currently enrolled. Participants are labeled S01 to S34; S30 was excluded because the page could not be read. No demographic data were collected.

Prompts. Students answered, in writing: (1) "What does education mean to you? Is it important?"; (2) "Does finishing college needed to succeed? Give examples of people who succeeded without it"; (3) "Do high grades or honors matter for getting a good job? Why?"; (4) "How family expectations and responsibilities shape why you study"; and (5) "How free tuition, social media, online selling, and overseas work affect your views about education?" Wording is as given, with one repeated word removed. The first three prompts correspond to Bernardo's [1] structure of general importance, the pragmatic value of college, and the pragmatic value of achievement; prompts 4 and 5 extend it to family reasons and present-day conditions.

Data preparation. All responses were collected face to face during the second semester of academic year 2025–2026 and were handwritten; one author typed them verbatim for analysis. Participants wrote in English (n = 17), Filipino (n = 10), Taglish (n = 3), and Ilocano mixed with English or Taglish (n = 3). Unreadable material was not coded: one response was excluded, three single-prompt answers (S11 prompt 4; S12 prompts 1 and 2) were left uncoded, and unmatched pages and a separate personal-reflection item were set aside. We analyzed each response in its original language. The authors, who are bilingual in the languages used, translated the Filipino and Ilocano excerpts and then checked the codes against the original responses. Quantifiers such as “most” and “some” describe how many of the students who answered a prompt expressed an idea, and exact counts appear in the tables only as a descriptive aid, not as evidence of prevalence.

Analysis. Following Braun and Clarke [12], all responses were read, codes were developed for each individual prompt, cross-cutting themes among prompts were identified, these themes were checked against the responses, and labeled. Codes were generated from the responses; Bernardo's distinction informed the prompts and the Discussion, not the coding. Codes were first generated inductively within each prompt, then grouped into candidate themes that were compared across prompts and checked against the responses they were drawn from; themes that rested on a single prompt were merged or dropped unless they recurred elsewhere. A student was counted once per idea within a prompt, however many times the idea was repeated in the answer. As a descriptive aid we report how many students expressed each idea among those who answered that prompt. Denominators differ because some pages were missing or unreadable, students could express more than one idea, and counts are not meant to support generalization or to estimate prevalence.

2.2 Trustworthiness

The authors cross-checked each code and count against the handwritten ones, and compared translated extracts with the original texts. Due to the repetition of phrases and examples among the class responses, we identified 12 responses that were similar to others and repeated each count without them (see Table 2 and Limitations). One response (S08) was written in the third person, according to the prompt wording; however, the themes did not change with or without it. The authors did not know the participants, minimizing the possibility that any existing role influenced their responses.

Ethics and participant protection. Participation was voluntary, students were told they could withdraw, and written consent was obtained during recruitment. Students agreed to publication of their responses on condition that names be removed. Participant codes replace names in all reported materials, and identifying details such as institution names are omitted. Ethical clearance was obtained; the reviewing body and reference details are withheld to protect institutional anonymity.

3 RESULTS

Students treated education as necessary but not sufficient and tied its value to family. The findings are organized around five themes that together answer the central question, and Table 1 summarizes them. Counts show how many students who answered a prompt expressed an idea; excerpts are labeled by participant, and translated excerpts are marked.

Table 1: Themes, core ideas, and counts

Theme	Core idea	Students
1. Skills and a better future	Education builds ability and opens opportunity	30 of 32 (knowledge or skills)
2. College helps, but is not a gate	A degree is valuable; other routes exist	24 of 32 hold both views
3. Grades as an entry advantage	Grades help at first; skills and attitude count more	26 of 33
4. Studying as repayment	Study answers family sacrifice; pressure becomes motivation	28 of 30 want to give back
5. Widening pathways	Free tuition welcomed; other routes noted; education still preferred	14 of 23 prefer education

3.1.1 Theme 1: Skills and a better future

Nearly all students responding to prompt 1 saw education as the creation of knowledge or skills, and nearly as many associated education with a brighter future or opportunities or dreams. Even this most abstract prompt yielded practical and relational answers: more than half talked about their own development such as discipline, character or good decision making, and some felt that education enables them to serve their families and other people. S02 wrote that education "opens doors to better opportunities," S07 went further than schooling: "It is not only about studying in school but also about the lessons we learn in life" (translated), and S22 called education "our only weapon against poverty" (translated).

These responses link the value of education to personal development and to practical possibilities. Some responses even talk about helping others, indicating that the meaning of education did not limit itself to individual development in these cases.

3.1.2 Theme 2: College helps, but is not a gate

Most responses said college remains advantageous and nearly all accepted that people can succeed without it; most said both. About half named globally famous founders (Steve Jobs, Bill Gates, Mark Zuckerberg, Henry Ford) and about a third offered Filipino or personal examples, such as a snack entrepreneur, a retail founder, relatives' small businesses, and one entertainer (S24). Students credited hard work, determination, and skill, and a few named diskarte: some people succeed "through their skill, or we call 'diskarte' and hard work" (S03). A few noted fields that require a degree, such as nursing (S04). S05 held the tension most openly, calling graduation "the best trophy of becoming successful" while noting that not everyone who skips college succeeds, and S26 argued that today's workplaces make graduating close to necessary. We report examples as students' beliefs and did not verify each person's schooling.

3.1.3 Theme 3: Grades as an entry advantage

Most said grades help but are not enough, a few said grades are not decisive or do not matter, and one (S26) said they clearly matter. Some placed the help at entry, for the first job or among first-time applicants, and some read grades as a sign of effort or responsibility. Nearly all named other qualities, including attitude, honesty, teamwork, and practical skills. S02 wrote that grades "are not the most important thing," S06 said (translated) that one can still succeed without high grades, and S32 wrote (translated) that grades open the door, but *diskarte* is what lifts you up. S31 made it depend on the employer: high-ranking companies expect high grades, while ordinary jobs ask for experience (translated). S05 recast the prompt around how knowledge is used and did not weigh grades directly.

Together, these responses depict college and grades as useful but not uniformly decisive. The minority views, and S05's indirect response, show that participants did not express a single position. Because prompt 2 asked for examples of success without college, the examples offered may partly reflect the prompt.

3.1.4 Theme 4: Studying as repayment

Nearly all responses indicated that students studied to repay or help their families; more than half made reference to parental sacrifice, and some mentioned making parents proud or not wasting their effort. S02 wanted to "repay their sacrifices," and S20 put this in a cultural context: "we do not study only for ourselves, our family is a huge part of why we keep going." Seven noted stress or pressure along with motivation, and two indicated that their parents did not pressure them at all (S27, S28). S01 wrote that expectations "can create pressure," especially when students do not want to disappoint parents, yet said (translated) that life's trials would not affect them. S05 wrote that family believed in them "even I didn't get the Course that I wanted."

It appears from these descriptions that family relationships provided students with a motive to study as well as expectations. The reported instances of pressure cannot be generalized to all participants, nor can the short answers define its intensity and duration.

3.2 Theme 5: Widening pathways

Most responses supported free college, primarily as access or affordability, and most interpreted online selling as an indication that money can be made through entrepreneurship. Some respondents used social media as a means of learning, others as one of opportunities or money-making, and a few as a distraction; S01 cautioned that "we should not believe that success is always easy." Overseas employment was mentioned by many respondents, primarily as an income generator for their families, while a few recognized the cost of being away from family. S05 viewed overseas employment as a valid option: "if you want to study go, if you want to go abroad then Go." Many respondents agreed that education is still relevant or preferred despite all other options, as said by S03: "there are different ways to succeed, but hard work and education are still important." S19 weighed it differently: "real-world adaptability is just as important as a formal diploma."

The responses above answer both the opportunities and the challenges mentioned in the prompt. The responses reveal that a number of students viewed formal schooling along with other forms of schooling/earning; however, the responses do not indicate the accessibility and success of such routes.

3.2.1 Patterns across themes

Similar thoughts kept cropping up throughout the prompts. While family came up in responses to prompt 4, it was also found in prompt 1, where some students believed that education allowed them to help family members or others. Hard work and skills were consistent throughout prompts 1, 2, and 3: nearly all thought that education was about knowledge or skills, nearly all talked about qualities other than grades when asked about grades, and hard work, determination, and skills were mentioned by students when talking about successful people without education. Individual students also felt the tension within a single response. S05 referred to graduation as "the best trophy of becoming successful," but also pointed out that not everyone who does not go to college becomes successful, and considered studying abroad as an option; while S01 talked about the pressure of expectations, but also mentioned that life's trials would not affect them. In this way, the five themes seemed more like five different perspectives on one idea – that education is necessary but not sufficient.

3.2.2 Sensitivity check

Table 2 provides three important counts excluding the responses that closely match class answers. The percentages are similar to those from the total sample, indicating that the similarity in wording was not the source of the pattern, even though it does not prove independence of thinking.

Table 2: Key counts in the full set and without 12 closely echoing responses

Idea	Full set	Without 12 echoing responses
Held both views on college (prompt 2)	24 of 32	13 of 20
Grades help but are not enough (prompt 3)	26 of 33	14 of 21
Want to give back to family (prompt 4)	28 of 30	18 of 20

4 DISCUSSION

These accounts provide the rationale for the pattern discovered by Bernardo [1] through his use of a questionnaire. Due to differences in samples, methodology, and years, we consider the similarity only suggestive, as the responses cannot validate the structure of Bernardo's measures or changes in belief over time.

4.1 Abstract value told in practical terms

Bernardo found strong abstract valuing that was only weakly tied to pragmatic beliefs. In their own words, almost no student kept it abstract: nearly all explained the importance of education through knowledge or skills and through opportunity or a better future. The abstract and the pragmatic may be separable on a rating scale yet fused in how students talk. A reference to a better future, however, does not show that education delivers that future for these students.

4.2 Credentials are useful but conditional

Bernardo's students held positive but weaker beliefs about the practical value of college and somewhat negative beliefs about the practical value of achievement. In his data, students endorsed the belief that one can succeed without achieving well in school (M = 5.74 on a 7-point scale) more strongly than the belief that achievement is instrumental to personal goals (M = 4.39). Most students here said college helps but is not a gate, and most said grades help but are not enough; some read them as a signal of effort. The difference lies in the fact that being convinced that success without attending college is attainable is different from being convinced that the degree does not matter and that other alternatives are available to everyone. The beliefs of students about what employers require have not been tested.

Exemplars. Bernardo's [1] negative finding on achievement raises the question of which models of success students reach for. He suggested that some of the most vivid models of success in popular media, such as actors, singers, and athletes, are people who left school to pursue their careers, which may lower the perceived pragmatic value of education (p. 61). Only one student here named an entertainer (S24); about half named global founders and about a third offered Filipino or personal examples, mostly of business success. They are also survivors: S05 explicitly noted that many who skip college do not succeed, while S26 argued that graduating is close to necessary. The request for examples of success without college may have made such stories especially salient.

4.2.1 Reciprocity and pressure

Of the students who answered, nearly all placed family among their reasons for study, with a logic of repayment that resembles utang na loob, where repayment has no fixed end [9–11], although no student used the term. Tan [6], interviewing ten Filipino undergraduates who rated themselves perfectionists, likewise linked parental expectations to a sense of duty to repay parents' sacrifices, sometimes alongside fear of punishment. Mirote [7] also found that first-year students at a provincial state university associated hardship with hopes of one's family and with upward social mobility, even though it was not in the context of educational value but rather in the discussion of coping and adjustment. This supports Reyes and Galang's [4] view of family as a meaning-giving framework. However, this study adds a new link not considered by Reyes and Galang [4]: some saw education itself as a way to help their families and others. A few described pressure alongside motivation, which fits the ambivalence Mabaquiao and Piamonte [11] describe and suggests one route by which family obligation might raise performance [5], although written answers cannot test this or show whether strain persists beneath a positive framing. Because gratitude, practical support, affection, and obligation may overlap, we cannot classify each student's motivation, and the utang na loob reading remains provisional.

4.2.2 Public discourse and unequal access

Free tuition was positively viewed by most respondents and characterized as access, consistent with the objective of equal opportunity as set out in the Act (Republic Act No. 10931 [2]); none mentioned quality or other costs. Going overseas was typically an additional income source that involves the cost of being away from home, quite unlike the relationship between credentials and emigration that Ortiga [3] discusses, but S27 did see a connection ("education is a must" in going overseas). The answers suggest that alternative sources of income coexist with education and not substitute for it, and do not suggest that any of these sources made any difference in their attitude towards higher education. Clamor and Saloma [8] noted differences in the digital capital of students; while their study did not involve online entrepreneurship, it provides a basis to ask who can afford to pursue the digital alternative paths described by students.

Toward a family-anchored, conditional view. When viewed together, the results provide some insight into the type of valuing of education that goes beyond merely endorsing it outright as well as beyond simply using education as a means. The students did not see education as something valuable in and of itself that was divorced from its applications, nor

did they view education as a surefire means of attaining success. The value of education lay in their ability to develop skills and opportunities, repay those who helped them, and the fact that while degrees and high GPAs help, they do not guarantee success. This is consistent with Bernardo's [1] finding that strong abstract valuing sits alongside guarded pragmatic beliefs, and it adds a relational element that a belief scale about college and achievement would not capture: for many of these students, what education is for includes helping others.

4.2.3 Relation to prior work

The study contributes three important points to the literature review mentioned above. First, it provides students' own reasoning about whether higher education and good grades are required, including types of examples that they give, which cannot be captured using scale responses. Second, it relates family motivations to such pragmatic beliefs, while previous studies have already established family motivation as one of the motivators [4–7]. Third, it records how students speak about free tuition, online selling, social media, and overseas work in the same answers, without claiming that any of these changed their beliefs. Each contribution is bounded by the small, non-independent sample and by prompts that named the topics, and each is offered as a basis for further testing and not as a finding about Filipino students in general.

4.3 Implications and Limitations

4.3.1 Implications

4.3.1.1 Post-research framework

These students' valuing of education appears *family-anchored and conditional*: education is necessary but not sufficient, rests on reciprocity to family, treats college and grades as advantages and not gates, and keeps other routes beside it. Figure 1 shows how the five themes connect, and Table 3 gives each component, its evidence, and the implication for guidance. The framework is a proposal from 33 responses, to be tested; the implications are proposed applications, not evaluated interventions, and they should be adapted to students' circumstances and institutional resources.

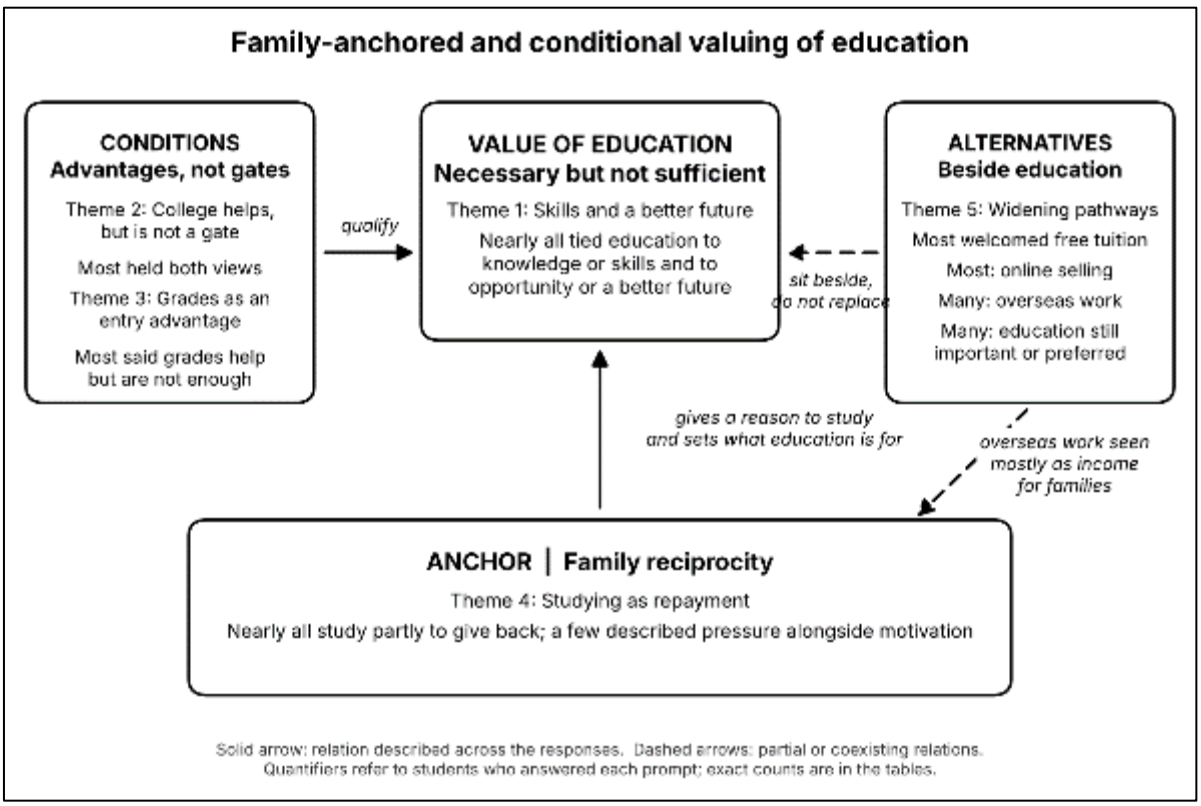

Figure 1: Post-research framework showing how the five themes connect

Table 3: Post-research framework and implications

Component	Evidence here	Implication for guidance
Anchor: family reciprocity	28 of 30 study partly to give back; 7 described pressure alongside motivation	Make family expectations discussable and support students' own goals alongside family hopes, in line with autonomy-support findings [13]
Core belief: necessary, not sufficient	30 of 32 tied education to skills; 29 to a better future	Link each course to skills and goals students can name
Conditions: college and grades as advantages	24 of 32 held both views on college; 26 of 33 said grades help but are not enough	Give realistic pathway information, including fields that require a degree and grades as an entry signal
Alternatives beside education	17 of 23 saw online selling as income; 15 addressed overseas work	Discuss requirements, costs, and unequal access to these routes [8,3], and what free tuition leaves uncovered

In practice, four applications follow from the themes. Meaning of education: counselors and teachers may ask their students what they wish to achieve and what opportunities they see in the process of education, linking their skills and ambitions to particular options without presupposing that all students understand success in the same way. College, grades and paths: career guidance may compare educational requirements, licensing if any, prices and alternative training that does not involve degrees, and may assist students in finding other proofs of their skills and experience using reliable information about the job market and entrepreneurship in the local community. Family expectations: counselors may use reflection questions, for example, what the student wishes to do for his/her family and what expectations are motivating and difficult; with the permission of the student, discussion of family expectations may take place along with personal goals of the student. *Free tuition and contemporary options:* advisers can discuss eligibility for support, expenses beyond tuition, digital access and skills, and the requirements and trade-offs of local work, online business, and overseas employment. The study does not evaluate the effectiveness of particular services or policies.

4.4 Limitations

The study rests on 33 short responses from first-year students at two state universities and colleges, so it describes how these students reason, not how common that reasoning is. Inadequate independence represents the key limitation. Twenty-four students answered prompts simultaneously in one class section; the similarity in wording indicates this clearly enough since five of them started Prompt 4 using almost the same sentence and cited the same founders. Counts therefore overstate how many separate views exist. Excluding 12 closely echoing responses left the pattern intact (see Table 2), but we cannot rule out that group discussion shaped the ideas themselves.

Since prompt 2 solicited stories of people who have been successful without attending college and prompt 5 included 4 influences together, then the answers were very short and unequal. Each influence could not be isolated since answers were short and unexplored. Despite the authors' lack of previous association with the students, answers were collected through face-to-face interactions and therefore, the students would write what they thought was expected of them, which is a risk associated with self-reports [14]. It was difficult to code based on handwriting and thus unreadable material was left out, so the number of answers varies by prompt (23 to 33). Translation can shift nuance, and no demographic data were collected.

4.5 Future research

Further research needs to include independent responses from larger samples from public and private institutions, including students who plan to work abroad, to ask the four influences in prompt 5 separately, and to begin by asking students for their own alternatives before providing any. Further in-depth interviews may provide insight into how students manage their own ambitions against those of their families and whether strain remains hidden under positive language. The combination of Bernardo’s belief scales and open-ended questions would serve to test the model in Table 3.

5 CONCLUSION

In the case of these 33 students, education is important since it helps in skill development and offers them opportunities and allows them to give back to their family members, although not having a degree or good grades is not the only solution. Read against Bernardo's [1] findings, the accounts suggest that the question is no longer whether Filipino youth value education, but how they weigh it against newer routes and whom they study for.

STATEMENTS ON COMPLIANCE WITH ETHICAL STANDARDS

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Disclosure of conflict of interest

The authors declare no financial or non-financial conflicts of interest.

Statement of ethical approval

The researchers followed ethical procedures concerning informed consent, voluntary participation, confidentiality, and participant anonymity. Ethical clearance was obtained; the reviewing body and reference details are withheld to protect institutional anonymity.

Statement of informed consent

Participants consented to the use of their responses for publication with anonymity.

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