

## SECTION 1 | ACCOUNTING EDUCATION

### THREE GREEN WHEELS OF LIFE: THE VENTURE OF TRICYCLE DRIVERS IN TAGUM CITY AND THEIR FINANCIAL BURDEN DURING COVID-19 PANDEMIC

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#### ABSTRACT

This phenomenological study aimed to understand the experiences of tricycle drivers in Tagum City in dealing with their situation during COVID-19 pandemic. The study utilized a qualitative research design using phenomenological approach, with 14 tricycle drivers who experienced financial burden. Thematic content analysis was used as a data analysis tool. Results revealed that tricycle drivers' experiences during a pandemic made them have lower income, adjusting to protocol requirements, and limited hours of driving. Also, tricycle drivers' financial burden was insufficient monetary assistance received, budgeting problems, and incognizance to financial literacy. On the coping mechanisms, they pointed out having a positive mindset, prioritizing household necessity, and finding alternative jobs. Moreover, the difficulties, hardships, and struggles they have experienced were not easy, but through their dedication as front liners, they were able to cope with the pressing challenges.

**Keywords:** *BS Accountancy, Covid-19 pandemic, tricycle drivers, financial burden of tricycle drivers, phenomenology, Philippines.*

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## INTRODUCTION

When it comes to protecting the safety of visitors while moving from one attraction to another, tricycle drivers are the city's best hope. In Tagum City, tricycles are one of the most important and legal modes of transportation (Cayon, 2017). They have various routes that allow them to deliver passengers and ensure their safety even in the most remote alley. However, due to recent events, the disease's consequences can be felt all around the world (Child, 2020). Their income decreases because people cannot go outside.

As a result of the no work, no pay scheme adopted by certain small businesses during these difficult times, tricycle drivers, who make up the majority of local family heads, continued to provide services, risking their lives, and being captured to feed their families. In the Philippines, the country's leader had extended its central island of Luzon, including Manila, till it was meant to happen at the end of April, but it did not finish in the middle of April. While it is unclear whether the lockdown will be extended, the consequences are still being felt. The Coronavirus has no known influence on any factor, but the decision to slow transmission may have a positive effect while the world is now in a favorable condition (Pastor, 2020).

The pandemic impacts the corporate sector, families, and the general public. In the Philippines, the island of Luzon maintains a strict communal quarantine throughout the region, causing significant changes among the country's citizens (Pastor, 2020). Although there is no cure for the infection, the government is intervening by slowing it down (Wu et al., 2020).

It all started when China's health authorities revealed the reason for a developing pneumonia outbreak in Wuhan, China (Zahar, 2020). This virus has never been discovered in humans before. Twenty-three days later, the World Health Organization (WHO) designated COVID-19 as an international public health

emergency (2020). On March 07, 2020, the Philippines' Department of Health confirmed local transmission of COVID-19, and the President declared it a national security threat the next day.

Daily wage employees, such as tricycle drivers and operators, were severely impacted by the COVID-19 pandemic. The extended community quarantine, which had just been removed, halted public utility vehicle operations, leaving both drivers and operators jobless (ICTSI, 2020). As a result, the government has released an official statement of emergency declaration of financial support for the country's low-income families. Every low-income family in the National Capital Region would receive 8,000, while other regions would receive 5,000 and 6,500 (Statista, 2020).

Many people receive emergency financial aid, but it is insufficient to cover the duration of the outbreak. There is a scarcity of funds to meet the requirements of individuals and families who receive assistance. The tricycle drivers claim that they will continue to drive and deliver various passengers to their destinations to earn money to feed their families. "Even if there is a pandemic in our place, I will continue to drive my tricycle because it is challenging to get food if I do not drive," a tricycle driver from Malita, Davao Occidental, stated. Despite the immediate threat of the COVID-19 virus, these individuals have little choice but to continue working to provide for their family's fundamental needs. They are aware of a fatal infection but would rather face the sickness than let themselves and their families starve to death (Bayod et al., 2020).

Researchers find the gap in this study among tricycle drivers and operators from 23 barangays in Tagum City who have already felt the pandemic's effects and have requested that the tricycle fare be raised to compensate for their losses during the outbreak and to provide their families with necessities. Because the Tagum City Federation of Tricycle Transport and Services Cooperative would profit, they approached transportation leaders for a provisional fare before the final food. It received approval from the

Sangguniang Bayan. Tricycle drivers must also follow safety and health regulations, such as wearing a facemask and disinfecting their tricycles regularly (City Government of Tagum, 2020).

This study aimed to explore the venture of tricycle drivers in answering the following questions: 1) What are the experiences of tricycle drivers during a pandemic? 2) What are the financial burdens of tricycle drivers during a pandemic? 3) How do tricycle drivers cope with the situation during a pandemic?

## **METHOD**

### **Research Participants**

A phenomenological qualitative approach was used to understand human experiences from individuals experiencing such phenomena. As supported by (Umanilo, 2019) the study of phenomenology focuses on the behaviors of human beings, what they do, and what they say as a result of how people perceive the world themselves. This phenomenological study looked into the effects of tricycle drivers' challenging experiences. For this reason, it benefits tricycle drivers in keeping control of their expenses and generating strategies to conserve money. The participants of this study were the tricycle drivers in Tagum City, Davao del Norte. The researchers interviewed (7) seven individuals and (7) seven Focus Group Discussion (FDG) tricycle drivers.

### **Research Instrument/Material**

A structured and validated interview guide question (IGQ) was used to obtain data from the research participants. The instrument observed ethics, artistry, and rigor. Likewise, this study used a qualitative type of research since this study aimed to obtain the experiences of tricycle drivers in dealing with their situation during a pandemic. This study collected the participants' challenges, financial burdens, and coping mechanisms for the studied

phenomenon. Using a descriptive method, this study described the behaviors of a phenomenon being studied.

### **Research Design and Procedure**

This research has gone through several procedures and processes. Before beginning the interview, the researcher obtained consent and described the purpose and confidentiality restrictions. The researchers guaranteed that the researchers accurately transcribed the statements of the participants. Participants' privacy is paramount, and they should not be subjected to coercion by the study team. Participants should be aware that participation is optional and that they can opt-out anytime.

The researchers went to the area and interviewed them individually, ensuring that the guide questions were accurate and appropriate for the study and its outcomes. Both participants in in-depth-interview and focus group discussions shared their perspectives, feelings, and experiences about the study's topic. After completing the interview and data collection, the researchers obtained data about each tricycle driver's experiences, financial burden, and coping mechanisms during the pandemic.

The researchers used Thematic Analysis to learn about and comprehend the elements and types of data received from questionnaires and interviews. Thematic analysis is a widely used data analysis technique in qualitative research. It analyses, identifies, and finally reports the most likely and central themes from a data collection. Thematic analysis elucidates vital characteristics of research themes and, as a result, describes research findings in an ordered and detailed manner (Kiger & Varpio 2020). It allows researchers to understand what the data means and to be confident that the information is reliable and presented in the best possible way, with no missing data (Majumdar 2018).

The researchers summarized the data's main concepts. The data analyst thoroughly examined each theme using thematic analysis, ensuring no relevant information was missing. After the data analyst provided the results, the researchers discussed each theme to understand the findings quickly.

## RESULTS AND DISCUSSION

The researchers present the findings of the conducted interview on the experiences, financial burden, and coping mechanisms of tricycle drivers during pandemic.

### **Research Question No. 1: What are the experiences of tricycle drivers during a pandemic?**

Three (3) significant themes emerged from the data collected on the experiences of the research participants, as presented in Table 1, such as Having Lower Income, Adjusting to Protocol Requirements, and Having Limited Hours of Driving.

**Table 1**

*The Experiences of Tricycle Drivers during Pandemic*

Essential Themes	Core Ideas
Having Lower Income	<ul style="list-style-type: none"> <li>• It was tough because there was no travel and no passengers. It's hard, especially financially (IDI_1Q1).</li> <li>• It's hard because we have a small income (FGD_2Q1).</li> <li>• I have fewer passengers, so I have a poor income (IDI_4Q1).</li> <li>• There's no income because of the lockdown (FGD_4Q1).</li> </ul>
Adjusting to Protocol	<ul style="list-style-type: none"> <li>• Even though it's hot, we must wear a mask and a face shield (IDI_1Q1).</li> </ul>

Requirements	<ul style="list-style-type: none"> <li>• I'm uncomfortable with a face mask because I can't breathe properly (FGD_6Q1).</li> <li>• The government subsidy is not enough. In addition, they made us wear masks and face shields every time we went outside (IDI_5Q1).</li> <li>• Maybe the law requires wearing a mask (IDI_6Q1).</li> </ul>
Having Limited Hours of Driving	<ul style="list-style-type: none"> <li>• It's enormous, like the little time we spend driving. Thus, our income is meager (IDI_6Q1).</li> <li>• Because they return home early, the number of passengers is limited. We're returning home since it's against the rules FGD_7Q1).</li> <li>• It affected me. I wish I could do extra service every night because the problem is limited time. I'll go home instead of getting caught and then pay (IDI_7Q1).</li> <li>• It affected our work because we parked our tricycle early, at five PM (FGD_2Q1).</li> </ul>

## **Research Question No. 2: What are the financial burdens of tricycle drivers during a pandemic?**

From the data collected, three (3) essential themes came out from the answers presented in Table 3. These are Insufficient Monetary Assistance Received, Budgeting Problems, and Incognizance of Financial Literacy.

*Table 2. Financial Burdens of Tricycle Drivers during Pandemic*

<b>Essential Themes</b>	<b>Core Ideas</b>
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Insufficient Monetary Assistance Received

- No, the monetary assistance was insufficient to pay all our expenses at home. (IDI\_2Q2).
- Not enough. I have seven members in the family; it cannot sustain me longer in everyday expenses (FGD\_1Q2).
- The government gave us a small amount of money that can't sustain everyday expenses (FGD\_6Q2).
- I even acquired a loan for twenty thousand. Even though I was single and had my family living with me, it was not enough. (IDI\_1Q2).

Budgeting Problems

- I don't have any strategy on how to budget. I have no idea about that part (IDI\_2Q2).
- I found it challenging to manage the expenses, so my wife handles it (FGD\_7Q2).
- I don't know how to budget. Whatever I do, my budget allocation is never fit (IDI\_5Q2).
- There was a lot of adjustment. I did not save anything from my income. (FGD\_1Q2).

Incognizance to Financial Literacy

- From my earnings, I made no savings. (FGD\_1Q2).
- Before, I could buy everything I wanted because you can only live once. But when the pandemic struck, I realized that I was mistaken. (FGD\_2Q2).
- I didn't have money concerns before because I was doing my job every day and regret not saving for the future. (FGD\_3Q2).
- Before the pandemic, I could help my family and give my parents money without worrying about how I spent my savings (IDI\_2Q2).



### Research Question No. 3. How do tricycle drivers cope with the situation during a pandemic?

From the participants' responses, as presented in Table 3, three (3) major themes emerged, to mention: Having Positive Mindset, Prioritizing Household Necessities.

*Table 3. The Coping Mechanisms of the Tricycle Drivers during Pandemic*

<b>Essential Themes</b>	<b>Core Ideas</b>
Having Positive Mindset	<ul style="list-style-type: none"> <li>• Just keep going and pray that you will be able to eat every day (IDI_6Q3).</li> <li>• Concentrate on the positive. Fighting (IDI_4Q3).</li> <li>• I always pray that we don't get covid. I always take care of myself. (FGD_4Q3).</li> <li>• We just have to trust the government with what measures they will take for the betterment of all (FGD_5Q3).</li> <li>• I avoid vices so that I can buy enough necessities (IDI_1Q3).</li> </ul>
Prioritizing Household Necessity	<ul style="list-style-type: none"> <li>• I prioritize the most important thing, the necessities, so I can budget for all the needs of my family (IDI_2Q3).</li> <li>• I can only afford to spend my money on food and living expenses. I occasionally skip breakfast and eat at noon (FGD_4Q3).</li> <li>• I gave up my vices and prioritized my family's necessities (FGD_6Q3).</li> </ul>
Finding Alternative Jobs	<ul style="list-style-type: none"> <li>• I have a sideline as a construction worker (IDI_3Q3).</li> <li>• I went with my brother-in-law to help and sell vegetables (IDI_6Q3).</li> <li>• I looked for a job such as harvesting copra (FGD_3Q3).</li> <li>• I became a cleaner on the farm (FGD_2Q3).</li> </ul>

**Experiences of tricycle drivers during a pandemic.** Based on the study results, tricycle drivers have different experiences dealing with difficulties during a pandemic. Three essential themes emerged from the experiences of tricycle drivers. These are: having lower income, adjusting to protocol requirements, and limited hours of driving.

As this study revealed, tricycle drivers experienced difficulties and sadness because it was not easy to manage the situation, especially during a pandemic. Hence, they experienced **having lower income** in dealing with the Covid-19 pandemic. According to a global poll, one in two people have lower earnings due to the pandemic, and people in lower-income countries were affected the most (Bhalla 2021). Those adverse effects severely impacted tricycle drivers during the pandemic. As a result of the plague, their daily revenue was reduced.

Regarding the experiences of Lunox (pseudonym), he was exposed that it is tough to have a lower income. Estes (not his real name) agreed that his income is meager because of the strict implementation of lockdown. In addition, Kagura (pseudonym) shared his challenges in dealing with having a lower income because of the lockdown. The following statements from the participants will strengthen the claims of (Office of Human Services Policy) that emphasize the significance of policies that do more to mitigate COVID- 19's impact on lower-income households disproportionately affected. Many people who have workers with fewer resources and protection, such as those in informal employment or in a variety of work arrangements, have been the most vulnerable to the crisis's consequences (International Labor Organization 2020).

Aside from tricycle drivers' difficulties in dealing with the pandemic, they also experienced struggles with guidelines during the lockdown. To be precise, they **adjusted to the protocol requirements**. For instance, Balmond (not his real name) shared his challenges during a pandemic. He stressed that he was

uncomfortable with the facemask because he could not breathe properly. Likewise, Silvana (not his real name) mentioned that many people could not pass because they must have a travel pass. Additionally, Nana (pseudonym) specified that they should wear masks and face shields whenever they went outside.

The result agrees that dealing with a pandemic is a struggle because change is unavoidable and adjusting to it is extremely difficult. Everyone's way of life has changed and is now settling into what appears to be the new normal. In fact, “the surgical face mask has become a symbol of our times” (Res 2020, p. 5). Participants had gone through bad experiences such as financial difficulties and worry due to feeling overwhelmed by what could happen due to the pandemic. Hence, most participants unveiled that they **experienced limited hours of driving**, which resulted in being financially unstable during the COVID-19 pandemic.

One of the participants said, Tigreal (not his real name), he has been challenged because they return home early since the number of passengers is limited, and they need to abide by the rules of curfew hours. Similarly, Yin (pseudonym) felt they struggled because they were affected by having few hours of driving. He wished to do extra service at night; however, they are limited. In addition, Alucard (pseudonym) claimed that curfew has a significant impact on their driving performance. It was awful since five pm is already curfew.

The result confirms the idea of (Vinarao 2020, para. 5, as cited to GMANewsOnline 2020) that even though it was already late afternoon, tricycle drivers could not reach their border. Tricycle drivers face various difficulties, including insufficient income due to a lack of passengers.

### **Financial Burdens of Tricycle Drivers during Pandemic.**

Three themes emerged from the research question about the tricycle driver's financial burdens during a pandemic: Insufficient Monetary

## Assistance Received, Budgeting Problems, and Incognizance of Financial Literacy.

The participants shared that the subsidy did not cover all the expenses during the lockdown. For instance, their responses on **Insufficient Monetary Assistance Received** showed that the government's monetary assistance was insufficient for their costs during the lockdown. The amount is inadequate and could force people to leave their homes despite the lockdown (Abad 2021).

More so, Balmond (not his real name) stated that he only received once cash aid assistance. The government gave a small amount of money that could not sustain everyday expenses. In addition to this, Dyroth (not his real name) also shared that he also received one, and that was only six thousand pesos. It is not enough because they are seven members in the family; also, it cannot sustain longer in everyday expenses. Lunox (not his real name) expressed that he even acquired a loan for twenty thousand; even though he was single and had nephews, siblings, and parents living with him, it was not enough.

These erroneous calculations may result from a lack of experience or inefficiency in dealing with numbers in general and might result in insufficient resources. (Clarizen 2019, para. 6). Poor resource management can lead to various problems that impact an organization's success and budget (Lynn 2020).

The participants also viewed **Budgeting Problems**. Budgeting during the COVID-19 pandemic was leaning more toward the adverse and severe effects on the nation's economy and economic policy (Shaikh 2021). Alucard (pseudonym) mentioned that he did not have any strategy regarding budgeting or idea on that part. In the same manner, Tigreal (not his real name) shared that he found out how difficult to manage the expenses, so his wife handled it. Lunox (pseudonym) also mentioned that he encountered much adjustment; therefore, he did not save anything from his income.

Budgets are primarily concerned with allocating cash to specific activities and the expected outcome of their savings (Bragg 2022).

The last theme participants viewed was the **Incognizance of Financial Literacy**. Most of the participants informed us that they do not know about savings. Most of them admitted that they did not expect an emergency happened to like the sudden occurrence of the Covid-19 Pandemic. *Financial literacy* can generally be defined as a person's ability to understand financial concepts and the skills to manage their financial resources and has recently emerged as an essential component of economic reform efforts. A growing body of literature provides evidence that financial literacy affects many people's financial decisions and behavior. It also refers to people's capacity to handle money, make informed financial decisions, and comprehend financial ideas. (Askar, Ouattara, & Zhang 2020).

For instance, Alucard (not his real name) realized that before the pandemic, he could help his family and give money to his parents without worrying about how he spent his savings. Dyroth (not his real name) found that he had no savings because of his income. Additionally, Silvana (not his real name), a single and has five years of experience in driving. He shared that he did not have money concerns before because he was doing his job daily; he also regretted not saving for the future. A lack of financial literacy affects people in advanced and emerging or developing economies. It also affects families as they try to balance their budgets (Zucchi 2022).

**Coping Mechanism of the Tricycle Drivers during Pandemic.** (Asian Preparedness Partnership 2021) stated “if success is a journey, our daily transportation is the vehicle that takes us there”. Three essential themes regarding how tricycle drivers cope with the difficulties of the Covid-19 pandemic: having a positive mindset, prioritizing household necessities, and finding Alternative Jobs. The results imply that tricycle drivers overcome their challenges in dealing with the pandemic's cruel scenario.

Tricycle drivers have terrible experiences during a pandemic; however, they manage to cope and positively react to the unlikeable things. Hence, **having a positive mindset** is a theme that emerged. According to tricycle drivers, the more positive their perceived behavior control and personal attitude, the bigger their entrepreneurial intention (Ochengco & Akiate, 2021). Indeed, having a positive mentality entail making positive thinking a habit, looking for the silver lining in every situation, and making the best of it (Ackerman 2018).

Furthermore, positive thinking is crucial for maintaining a healthy attitude and can build confidence and redirect someone back to their goal. Approaching life's obstacles with a positive mindset is what positive thinking entails. It does not imply avoiding or dismissing the negative aspects of life; instead, it means making the most of potentially hostile situations, attempting to see the best in others, and perceiving yourself and your abilities from a positive perspective (Cherry 2020).

Participants had coping mechanisms to deal with their challenges throughout the pandemic. For the in-depth interviews, Zilong (pseudonym) motivates himself that he can do it for the sake of his family. Though it's hard, he seems to be optimistic. Additionally, for the focus group discussion participants, Dyroth (pseudonym) shared that everyone should be confident about how they view life. It was supported by Kufra (pseudonym); he said that you do not think it's difficult but instead feel you can do it and overcome any life challenges. Estes (pseudonym) also thinks about his family being inspired and optimistic daily. Angela specified that to become optimistic, someone must change his negative mindset.

Tricycle drivers accept the obligation to provide the necessities for their families. As this study revealed, prioritizing household necessities is one of their strategies to cope with unruly scenarios. As stated by (Christensen 2019, para. 5), consider your physical survival demands and the needs of the people you are

responsible for (spouse, children, aging parents, protected individuals, etc.). Food and drink, shelter, security, and protective clothes are some of the most common.

Despite the situation, tricycle drivers choose to be responsible and prioritize their family's needs. For instance, Kagura (pseudonym) mentioned prioritizing their necessity. Additionally, he can only afford to spend the money on food and living expenses. Nana (pseudonym) said they avoid vices and prioritize the family's needs. Moreover, Dyrroth (not his real name) described his strategy on how he struggled to make his income sufficient. Furthermore, Kufra (pseudonym), who is also struggling, claimed that he would not address his family's needs if this were his sole source of income. As a result, he looks for another job to ensure that he can provide for his family's basic needs.

Aside from having a positive mindset and prioritizing household necessities as their strategies to cope with the challenges amidst the pandemic, they are **also finding alternative jobs**. Kagura (pseudonym) expressed that he became a cleaner on the farm. Besides, Silvana (not his real name) shared his experience of looking for a job like harvesting copra. On the same token, Estes (pseudonym) became a construction worker in the meantime. By the proclamation of Masha (not his real name), he appropriately said that he became a helper together with his brother-in-law and became a seller of vegetables. Participants had a secondary source of income to cover their daily expenses and other necessities.

Furthermore, the Covid-19 pandemic has significantly altered people's working habits (Fogarty et al. 2020, para. 24). The world is at ease as the pandemic grows out of control. Indeed, Coronavirus has brought the entire globe to a halt. The pandemic's start was tremendous, but life went on.

Based on the findings of this investigation, we can say that tricycle drivers need a program that can help them aid their concerns,

especially in the unexpected happening of Covid-19. With this, tricycle drivers may lessen their difficulties and achieve one of their goals which is having a continuous and sufficient income.

The difficulties, hardships, and struggles tricycle drivers experienced were not easy, but they could cope with the challenges through their dedication and as front liners. The strategies employed by the tricycle drivers help them handle the situation, even pandemics. Moreover, having a positive mindset may help tricycle drivers foster their worries and build more vitality for their families. Hence, having a positive attitude is essential and beneficial.

The contribution of this study lies in the obtainability of tricycle drivers' viewpoints and insights on dealing with challenges and the concepts derived from the results. It also paves the way for future research on tricycle drivers' experiences and financial burdens during a pandemic.

Although this study covers a wide area of research, some concerns merit further inquiry. This study includes several potential implications for future research, including the methods used to collect and analyze data and the research's key findings. Based on the outcomes of this study, the following information will be helpful in future research. Firstly, this research is conducted only on the Tricycle Drivers of Tagum City, Davao del Norte. Future research can extend related studies from other cities with varied people and experiences during a pandemic.

Secondly, future researchers can study the Experiences of Tricycle Drivers during the COVID-19 pandemic. Using this study, they can acquire more perception, knowledge, comprehension, and understanding of how the performance of tricycle drivers is affected financially. Furthermore, it shows how they can benefit from it and how it has aided the economy in our current times.



Thirdly, this study was focused only on the Experiences and Financial Burden. The future researcher may research with a group of people such as professional employees, entrepreneurs, parents, and others to give vast information of experiences concerning the problem of this study.

Lastly, the significant basis of the research findings is the experiences of tricycle drivers. Future studies may conduct a quantitative research study to compare the results, leading to more insights and cogitating such unique issues.

This study aims to learn more about tricycle drivers' experiences and financial burdens during a pandemic. The majority of tricycle drivers affected by the pandemic have the following experiences and generated three themes. These are having lower income, adjusting to protocol requirements, and having limited hours of driving. The results of these experiences of tricycle drivers dealing with the situation during a pandemic may imply that tricycle drivers, as committed servants were able to perform their job despite the difficulties faced and sustain the needs of their families.

The difficulties, hardship, and struggle that the tricycle drivers were experiencing are enough eye-openers for the government, both local and national, to address the said issues. These tricycle drivers' experiences may ignite our officials' interest in giving extra attention to the findings of our study. Three themes produced on the financial burdens of tricycle drivers during a pandemic: insufficient monetary assistance received, budgeting problems, and incognizance of financial literacy. These various problems faced by tricycle drivers may imply their burden to difficulties on how to manage their income in times of emergency. Becoming financially literate is skills that serve a range of benefits that can help people improve their living levels by increasing their financial stability (Fernando, Khartit & Schmitt 2022). It also implies that a lack of financial literacy might lead to unsustainable debt accumulation and unwise spending decisions.

Finally, the three essential themes that emerged from the research question were the tricycle drivers' coping mechanisms concerning their difficulties in dealing with the COVID-19 pandemic having a positive mindset, prioritizing household necessities, and finding alternative jobs. The findings imply that there's an impact on lessening the burdens of tricycle drivers in facing difficulties during a pandemic. Despite this, maintaining a positive mindset might help you get through difficult times. For instance, having a positive attitude and attempting to be optimistic will assist you in blocking out some of the deluges of negative news (Floss, 2020).

City Transport and Franchising Regulatory Board. In bringing forth new ideas for the Local Government of Tagum, helping tricycle drivers cope with or handle their financial burden during this pandemic. The financial aid is part of a larger package of support for the public transportation sector (Solis, 2021, para. 6). However, as the results of this study, financial assistance to tricycle drivers is insufficient to cover their expenses. The researchers will recommend implementing tariffications for the rental of tricycles to operators as well as to equate the tariff to the commodities and fare.

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