

# Experiences of Low-Income Students in Higher Education Institutions (HEIs): Basis in Conceptualizing a Student Support System

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**ABSTRACT** This study described the experiences of low-income students with a focus on how they became successful or unsuccessful en route towards the completion of their academic degrees. The descriptive-qualitative type of research utilizing the multiple case study technique and purposive sampling was utilized. The results revealed a number of challenges ranging from academic, financial, to ethnic stereotyping. Based on the findings, successful students utilized a number of support systems. On the other hand, the absence of any support made a student unsuccessful. Much could be done by the university to help students succeed, from part-time employment and scholarship availability all year round to close monitoring as types of effective support services.

**Keywords:** Low income, student support, campus climate, access, challenges

## Introduction

Education develops the potential of an individual, enhancing his/her capabilities and skills resulting in a multitude of benefits for the society. Higher education likewise enhances

skills, values, and social mobility of people, thereby creating a change for the good of the individual and the society where he/she lives (Bowen, 1977; Bowen & Bok, 1998). Attending and finishing school up to tertiary level, therefore, had become a normal aspiration of the many. Hence, societies aspire to provide good education for their citizens. If the society were to advance the cause of higher education institutions to include access to everyone, it has to improve its services especially to the poorest students and cope with their numerous needs to assist them effectively.

The need to conceptualize an effective student support system can be the most prioritized options in improving the quality of education and services of universities to improve retention and participation rate of low-income students. Student support includes processes and efforts aimed at facilitating the success of students in the university. These brought concerted efforts by concerned agencies of the government, which are greatly supported by Article XIV, Section 1 of the Philippine Constitution which puts premium on education: “The state shall protect and promote the rights of all citizens to a quality education at all levels.” Also, the efforts are in consonance with the Millennium Development Goals by 2015 (UN, 2000) and UNESCO’s goals -- poverty eradication through education for all (UNESCO, 1990). The reform hopes to widen the access of a quality but affordable higher education for those who seek it (CHED, 2012) and eventually improve the quality of life.

However, despite the efforts to facilitate access of students to higher education, there is still a difference between the number of enrolment and the number of successful graduates (SEPO, 2011 p. 1). This gap is particularly apparent for students of lower income, particularly members of the Indigenous Peoples (IPs), Indigenous Cultural Communities (ICCs), low income groups, and working students. This widening concern has been the subjects of

numerous discussions in conferences and fora enumerating alarming statistics. For example, the Senate report showed disproportionate access to education between the poor and non-poor. The non-poor represents a greater margin of 91.8% against the poor of only 85.9% in 2007. This disparity even worsened at the secondary level where the attendance of the poor descended to 51.4% against the non-poor's 76.5% (SEPO, 2011). Based on this data, it may be predicted that enrolment at the tertiary level decreased in the succeeding years. This prediction can be confirmed gauging from the data on a higher education crude, gross enrolment ratio of the pre-baccalaureate and baccalaureate students over the schooling age population of 16-21 years old. Data in 2007 showed an alarming participation rate of only 24.11% that dramatically dived to 23.19% in 2008. Though there was an increase in 2011 showing the rate of 25.17% (CHED, 2016), it was very insignificant (CHED, 2016).

One of the concerns of the Higher Education Reform Agenda (HERA) is to 'maximize its contribution for the development of a competent and high-level human resources' including increased representation of lower socio economic students. Propelled by numerous studies presented in the Presidential Commission on Educational Reform, 2000 (cited in CHED, 2012), Higher Education Development Project (HEDP) in 2004-2009 (cited in CHED, 2012) and the Presidential Task Force for Education, 2008 (cited in CHED, 2012), CHED was commissioned to 'expand access to quality higher education among lower income and disadvantaged groups through upgrading and enhancing access (CHED, 2012, pp 7-9). Programs and projects like scholarship opportunities and student exchange programs were implemented to ensure student success. With the implementation of these programs, there is a need to document the students' experiences in navigating their course-work through college; hence, this study.

This study was conducted to document the experiences of low-income students in a higher education university as a basis in conceptualizing an effective student support system. The result of this project carries a capacity to advice universities for their future direction in designing programs and policies that may spell success of students and on policies of recruitment and strategies by offering informative procedures to make recruitment programs integrate student support. This study discussed the problems and challenges that low-income students encountered in progressing towards the completion of their degrees and the support services utilized to cope with the challenges.

This study also addressed the research priority of the university on local responsiveness since all of the respondents were from a highly marginalized sector of the society—working, poor, and indigenous students.

Previous studies and discussions on student experiences in the United States dealt with experiences of graduate students of color against a predominantly white institution (Croom & Vasquez, 2011; Muniz & Espinoza, 2012; Felder, 2010). In Australia, the focus of studies on students was on low participation rate of students in higher education (Bradley, 2008; James, 2008). A more specific study dealt with overcoming barriers and widening the participation rates of low-income students in tertiary education (Mallory & McKavanagh, 1999; Keane, 2012; Devlin, 2011; Connor & Dewson, 2001). These studies also revealed the factors of favourable and unfavourable experiences: the unfavorable factors were high cost of education, distance of school, lack of interest (Montalvo, 2004, p.62; Connor & Dewson, 2001 p 123), missing exposure of any family member to and experience of tertiary study in the family; lack of role models in their small communities; and lack of awareness of career opportunities that exist outside their communities (Mallory &

McKavanagh, 2015). Favorable experiences of students were reported by Snyder (2014) on student support and favourable campus climate (Miller, 2014) as indicators of success. Other studies were about underrepresentation of the poor in college. Underrepresentation in higher education revealed overlapping reasons: lack of experience and exposure of a family member in college; absence of role models from their own communities; and absence of knowledge for possible career opportunities outside their own communities (Mallory & McKavanagh, 1999). Patton and McMahon (1997) also identified the difficulty of low-income students in understanding the connection between opportunities for future careers after tertiary studies. A student survey undertaken by the Center for the Study of Higher Education (Universities Australia 2007) indicated that a significant proportion of students reported that their financial circumstances adversely affected their capacity to study effectively.

In the Philippines, access shows unequal proportion, with the poor described as having lower participation rate compared to the non-poor. For example, in 2007, the non-poor had an elementary participation rate of 91.8%. However, not all of these 91.8% pupils enrolled in the elementary (poor and non-poor) will finish elementary; only a small proportion will go to high school and still much smaller percent will finish college (Policy Brief Senate Economic Planning Office, 2011). Though it is not surprising to see families sending their children to school for a noble aspiration, majority of the families send their children to state universities and colleges (SUCs) located in their locality. SUCs and Local universities and colleges (LUCs) offer lower tuition fees than private universities. Statistics show that SUCs and LUCs get the bigger number of enrollees. The Manasan report states that close to 90% of enrollees from 1999 to 2009 in higher education was accounted to SUCs and LUCs (Manasan, 2012). In addition, the participation rate of students in

higher education institutions as shown (by statistics) was not very bad compared to other countries in Southeast Asia (Manasan, 2012). Despite the low tuition fees in SUCs and LUCs, still, many families belonging to lower income group could not send their children to school. In fact, there is an unequal participation rate between the poor and the non-poor. The participation rate of the poor at the secondary level dramatically decreased to 51.4% compared to the non-poor's 76.5% (Policy Brief: Senate Economic Planning Office, 2011). Those who are able to attend school will eventually not be able to succeed due to various reasons such as academic preparation and financial difficulties. To address this issue, one measure undertaken by the government is the *Pantawid Pamilya* Program for Filipinos (4Ps), giving financial subsidy to selected families of low income to sustain the monthly allowance of their school children in basic education. They also offered other scholarships, both academics and non-academics, coming from the government and non-government organizations. However, some low-income group students were not able to avail any of the abovementioned programs yet are enrolled, supported only by the meager income of their parents.

Besides financial assistance, it should be noted that higher education institutions do have programs for students needing assistance such as mentoring. Mentoring could be given both in the academics and non-academic aspects of study. In a predominantly white institution abroad, Grants and Simons (2008) recommended that specific strategies in mentoring are needed by students. Although the traditional mentoring helped, it was found that students themselves should find effective strategies to survive and achieve success.

One of the ideological foundations of the Millenium Development Goals of 2015 and the Dakar framework for action -- Education for All (UNESCO, 2000) address the call for diversity. Diversity of education and EFA have been

the subjects of 21st century fora and conferences in many different parts of the world as they gained attention and popularity. Higher education institutions promoted inclusion and diversity by paying close attention to the welfare of the IPs/ICCs and poor students. Obviously, the advancement of their education improves their lives' quality, social mobility, and social equity. A more advance thinking affects the macro-level context (Alexander, 1987 as cited by Hurtado, p41.) which shows that the success of the individual is the success of the society.

This study is anchored on the concepts of a school's student support system on curricular and co-curricular support as ways to encourage student success. Different models for showing curricular support for students' academic success can be explored by reviewing worthwhile student experiences in their: (1) undergoing of lifelong learning; (2) acquiring competencies in a multi-cultural world; and (3) providing the environment for students' achievement, success, and awards. Likewise, co-curricular support could be provided to students through: (1) providing a favorable campus climate; and (2) socialization.

*Lifelong Learning.* Admittedly, not all the knowledge that the world holds can be taught to the students. Students need to be equipped with the necessary knowledge and skills to learn how to learn. Education should prepare students who are critical thinkers, independent, and flexible individuals (AAC & U, 2002). In a more serious academic work in college, students not used to having enrolled in higher education institutions and who come from low socio-economic status may feel lost and alienated (Keane, 2012) which may cause their failures if they are not given effective student support. What they need is a good preparation and skill to navigate a course-work that needs serious attention and which determines their future careers. An orientation on how to a navigate college education and a strong mentoring

program can provide the much needed support (Liu & McGrath-Champ, 2014; Gannon & Maher, 2012). This is one way to transform a university to diversity through the existence of a mentoring system (Kezar et al., 2005 p. 69) that will empower the student-recipients. Gannon and Maher (2012) identified several stages in a mentoring program characterized as a 'best practice'. Ferrari (in Gannon & Maher, 2012) found that matching, the first of these best practices, is most effective if the mentor and mentee come from the same ethnicity because the cultural barrier is lowered between them. Second is preparation. Much preparation is needed for this model to set up expected outcomes, mentor and mentee roles, and their schedule of coaching. The third, the interaction aspect, should involve documenting evidences on the part of the students' school performance. Not to be skipped is the evaluation aspect at the end of mentoring to see the change in performance. The success of students in the program can be ascertained if they show evidence of interest in the subjects/topics in the class. In mentoring, the mentor should understand the nature of the student mentee. This is very important for students who feel alienated in a new environment, especially poor and indigenous students who never had the chance to mingle with various types of people. Indigenous communities would appreciate the type of learning that is focused on their own selves and culture. The IPRA law (1997) and UNESCO (2000) recognize the rights of the IPs/ICCs to sustain their cultural traditions, knowledge, and practices by receiving 'an adequate and integrated type of education relevant to their needs'. The success of students shall likewise be ensured if students can see the relevance of education to their lives. Hence, an appropriate topic in a mentoring program should start around the immediate cultural needs of the mentee. This could also be addressed by the university by offering varied curricular programs. Varied curricular programs may refer to the choices of subjects such as electives in the curriculum. The provision for a liberated



number of curricular offerings will enable the students to select topics of interest. In addition, Engberg (2004) and Denson (2009) promote diversity of course requirements like the presence, for example, of choices such as “ethnic studies” or “women studies” from among the list of elective courses.

Lifelong learning is also enhanced when there are well-articulated missions of the institution. Institutional missions and policies may direct harmonized actions of everyone in the institution to promote success of diversity. A well-articulated mission and the concerted actions of staff are all representative symbolic actions that improve openness, selectivity, and success (Clayton-Pedersen, 2007; Williams et al., 2005; Milem et al., 2005; Rankin & Reason, 2008; Hurtado et al., 2011).

### **Competencies in a Multi-cultural World**

The world is composed of people from different races, tribes, and cultures. It seems that the world had become so small now that globalization has taken its presence in its four corners. Higher education is one of the more appropriate venues to develop competencies in a multicultural world to prepare students for a pluralistic society (Hurtado, 2008). In a workplace where people come from diverse cultures, there is need to learn how to become competent in interacting with different types of people. Hurtado, (2008) defined multicultural competency as a set of competencies needed to interact in different kinds of societies. Students need to be trained to become competent in knowledge, skills, and attitudes. Connerly (2004) enumerated awareness, knowledge, and skills as necessary to become effective in one’s environment. Becoming aware refers to the capability of leaders, staff, or students to compare and discriminate every other side of issues and pay attention to prioritizing cultural issues. He added that a ‘well-defined awareness is important in relating to other ethnic groups.’ Knowledge provides the

facts needed to process further awareness into understanding the viewpoints of other people and cultural standpoints. It also pinpoints to where knowledge is located to further appreciate the other culture (Connerly, 2004). Missing to teach knowledge in training of students would make an ineffective grounding about the facts and information that make them competent in dealing with a multicultural world. As to skills, skill is midway between awareness and knowledge. A set of skills identified to be important in a multicultural world includes the ability to work with different perspectives, conflict resolution, openness to criticism; and tolerance of other viewpoints (Engberg & Hurtado, 2011). If students are trained, they will become creative in multicultural contexts; thus, making them effective interactors of the society where they live or study.

### **Campus Climate**

Many studies indicated that a campus climate plays a major role in the success of graduates. Campus climate is described as the all-embracing impression and make-up of the campus including programs, norms, policies, values, and services offered to its clientele (Hurtado, Milem, 1999). A campus climate determines the extent to which alienated students such as the low income groups and IP/ICC students feel a sense of welcome and openness in the campus, that they would feel a sense of belongingness. Studies on campus climate included a study on the significance of the interrelationship in the campus environment such as the percentage of admission for diverse students (organizational or structural diversity) and the way people in the campus interact with one another referred to as behavioral dimension (Snyder, 2014). The study of Griffin et al. (2012) concluded that working towards the improvement of the campus climate may help to improve diversity. If students are contented with the kind of climate the campus has to offer, it may improve persistence and success (Museus, et al., 2008; Rhee, 2008)

In addition, there are processes that can improve a campus climate which includes a good understanding of diversity that promotes shared understanding of values and processes (Clayton-Pederson, 2007); shared responsibility such as an office in charge of open and flexible admissions.

### **Methodology**

This is a descriptive-qualitative type of research utilizing the multiple case study technique involving four groups of students: 1) students with low income; 2) recipients of ESGP-PA Program; 3) indigenous students; and 4) working students. To allow for a triangulation, data came from: 1) informal interview on the experiences of the student-participants. This interview constituted the main bulk of this study's data gathered by trained student assistants; 2) survey to obtain information about the profile of the respondents; and 3) a questionnaire on the experiences of the students in school.

Purposive sampling was used to select the participants. The Office of Student Services was consulted for the list of student-participants. Only those students who responded to the invitation to take part in the study were interviewed.

A total of 20 students offered to share their experiences while studying in college. They were interviewed individually. Each interview lasted for about 30-60 minutes. The interviews were conducted in conducive places in the school like pergolas, benches under the trees overlooking the grounds, multi-purpose hall, and accreditation room where students can relax and be at ease with the interviewee but never in offices where interviewees may feel intimidated and uncomfortable. To ask for additional information, a follow-up interview was conducted when necessary. The students were in various phases of their studies. Some were in 1<sup>st</sup> year,

2<sup>nd</sup> year, 3<sup>rd</sup> year, and 4<sup>th</sup> year. Included also in the study were students who dropped from their studies in the university.

The interviewees were arranged individually for the interview. They were asked about the challenges they encountered as a low-income student in navigating through their coursework and about the strategies they employed to overcome such challenges. During the interview, the participants were free to answer in a language they preferred. The questions were first asked in English, then in Filipino. They were also free to decline answering any question they felt uncomfortable to answer. They were also asked follow-up questions when necessary. The interview was transcribed, then analysed applying a grounded theory. Recurring answers were identified, eventually identifying themes.

## **Results**

In the subsequent discussion, the themes that emerged from the interviews were identified and discussed: financial difficulties, group/tribe stereotyping, and academic difficulties. These were followed by the support sources that students accessed in the university.

### **Financial Difficulties**

All the interviewees encountered problems and challenges during the course of navigation in progressing towards their degrees. Foremost among the challenges that students encountered during their studies was financial difficulties. This is expected since all of them belonged to low-income families. Most parents of the students were farmers, farm labourers, or laborers in other areas. A very meager allowance was all they had for a week, sometimes not even enough to spend on food. The average allowance that a student spent on food is PHP 350.00 a week. Although

this seemed to be insufficient, the interviewees were able to adjust to it because the cost of living in the community where the university is located is very low compared to that in the town. An average meal can cost PHP 25.00. However, PHP 350.00 is not enough for the entire week to modestly feed a growing teenager.

Roselma (low-income student) shared that her allowance was mostly borrowed by her mother from their neighbors. *“Nahihirapan magbigay. Halos hiram lang allowance ko.”* (My family could hardly give me allowance, and almost always, it is just borrowed).

Jonetlyn, an IP student, admitted that the PHP 150.00 allowance a week is not even enough for food and other items needed for her academics:

*“Sa financial, pag may babayaran, tapos biglaan, walang panghuhugutan. Kung minsan, nangungutang na lang sa kaklase ko. Mga share sa club, halimbawa, paggawa ng bulletin board tapos ung iba pa na pinag uusapan ng mga major na kailangan ang share share. Kung yung group gusto mag outing tapos ayaw ng iba eh kailangan sama pa rin dahil wala daw excuse. Yun ding mga photocopy, xerox xerox, ang nagagastos ay at least PHP 50.00 a week depende or even higher. Sa intensive review din at bookbinding ng mga xerox na kailangan namin sa major.”*(Under financial difficulty, the sudden contribution at school may cause difficulty especially if you do not have resources to get the money. Sometimes I borrow from my classmates like when there are shares to be paid at the club (co-curricular clubs) like the making of bulletin boards of the club and other matters being discussed during meetings. Sometimes the group likes to go outing. Even if others would not like to join, you have to go for they don't

accept excuses. In photocopying and xeroxing alone, one spends at least PHP 50.00 a week which may still vary depending on the situation. There are also the intensive review and bookbinding of materials that we need in our major subjects.)

Jonetlyn said that her expenses were too difficult to handle. She even sacrificed food just so she could spend for other things needed in her studies. Other interviewees also mentioned these difficulties, noting the expenses in photocopies and school contributions. They did not mention anything, however, about difficulty in paying the tuition fee which is very minimal:

*“I am a recipient of the Sam Adelan scholarship which awards free tuition fees, that is why tuition fee is not that difficult for me,”* says Jonetlyn. This was also mentioned by Vilmor, Aizhellyn, Ropelyn (ESGPPA scholars) and Carlo Bryan (DOST). However, Markus, Corinalyn, and Roselma whose families personally shoulder their tuition fees mentioned the difficulty of paying even if it is very low.

*“It would have been easier if I have a sponsor for tuition fees, so my parent would not have to borrow when we don’t have the money,”* Roselma recalls. Markus said that he was not able to submit the requirements for a scholarship on time which prevented him to avail one.

The exit interview with Norma, a student leaving the university due to financial reasons, revealed that she did not have any knowledge of government scholarship grants. The student finished only two terms in her 1<sup>st</sup> year. When asked if she ever filed a leave of absence before she stopped for the 3<sup>rd</sup> term, she was surprised to learn that such policy exists.

*“Nawalan lang talaga ng trabaho ang tatay ko. Di na po niya maibigay ang PHP 150.00 na allowance ko araw-araw. Dati po nakatira ako sa dorm, kaya lang nagkaproblema ako sa mga gamit at napagbintangan na may boyfriend sa Men’s dorm.”* (It was because my father lost his job. He could no longer provide my PHP 150/day allowance. I stayed at the university’s Ladies Dormitory during the first term, but then I lost my things there. I was also accused of having a boyfriend at the Men’s Dorm.)

The interviewer informed her that the Students’ Affairs Office was looking for scholars to fill the slots during the 2<sup>nd</sup> term, but she answered that she did not have any knowledge about the existence of such scholarships.

Roselma also related to the interviewer how difficult it was for her during the first two years of her studies:

*“Sa financial din talaga ako nahirapan. Meron po yung 1st and 2nd yr, every weekend tumutulong ako sa auntie ko na nagtitinda sa palengke, tumutulong ako doon. Binibigyan ako ng PHP 200.00. Yun ang tumulong sa akin para magpatuloy.”* (My difficulty was also financial. There were times during my first and 2<sup>nd</sup> years in college that I helped my aunt in selling vegetables at the public market, and she would give me PHP 200.00. That helped me to continue my studies). She added that the income she got from helping her aunt already constituted her allowance for a week. When asked if she considered applying in the university to work as a student assistant, she responded that she did not know there was such a program for students.

As for the cost of living, Reyna, Markus, and Jenna Gracia said that sharing the expenses for their meals with someone somehow lessened their expenses.

*“Mabuti na lang at may kabanga ako, kaya sapat na yung PHP 150.00 na contribution namin. Minsan nangunguha na lang kami ng gulay sa paligid kagaya ng dahon ng malunggay o kamote na panghalo sa noodles at sapat na yon,”* (It’s so good that I have someone to share expenses for food that is why PHP 150.00 is enough as our individual share. Sometimes we just get some leaves around the university, like leaves of Moringa or sweet potatoes to be mixed with noodles, and that is enough for us already) Jenny Grace and Reyna recalled. They expressed that the presence of vegetables inside the campus near the dormitory where the girls stay is a helpful augmentation of their food. Reyna also occasionally went to houses of the faculty to wash their laundry in exchange for a small allowance given her. She said that the extra income augmented her meager allowance. Reyna and Jenna Gracia were both recipients of NCIP scholarships, and they each received PHP 10,000.00 per semester.

Rose, a recipient of the Expanded Students’ Grants In Aid Program (ESGP-PA), said that her financial difficulty was about the expenses for reading materials.

*“Problema ko ang pabaon sa akin kasi kapag marami kami binabayaran lalo na sa photocopy ng babasahin at meron pa bayarin sa kick-off party ng grupo na kahit ayaw mo sumali kailangan daw magbayad.”* (My problem is my small allowance because we have many payables, like photocopying of the reading materials and contribution to the kick-off party of our group.)

She is a Filipino major from the neighboring province. She referred to the kick-off party as a kind of send-off of their Filipino group for graduating Filipino majors.



Bryan, an only child of a farmer and housekeeper, did not have any financial difficulty because he received a more generous allowance from his DOST scholarship.

“Nagbanga ako para makatipid, kaya lang nagkakawalaan kaya sa labas na lang kumakain at halos pareho lang naman nagagastos.”

### **Group/Tribe Stereotyping**

Another important theme that emerged from the interviews is the notion of the interviewees that many of them were more inferior, having come from indigenous groups. When asked if they ever heard people in the campus ostracizing them, Reyna could not recall any instance but said that the way people look at them would tell so. She recalled that on her first day in school, she heard students saying that she is an Agta (one indigenous tribe, having the darkest skin, smaller in height, and with kinky hair).

*“Ma feel mo nga adda discrimination... basta mafeel, kasla uy-uyawen daka, uray pangkita da laeng. Diay kolor ti skin, kasdiay Ma’am, saan met makita ngem agdidingnekket da ti skin saka da kumita iti kudil ko.”*(One can feel discrimination...I just feel it, that they are ostracizing me, even by the way they look at me, at my skin. You don’t see it, but they would compare their skin, then they would look at mine).

Reyna remembered that she just ignored their actions. A similar experience was also encountered by Jenna Gracia: *“They will not say it (that you are an IP), but we can see it in their eyes, that they are sizing us up.”* She also shared that she once heard a faculty commenting why she was eating meat at the canteen, as if she got no right to sometimes experience the taste of palatable pork.

On the other hand, belonging to the indigenous group of people became an advantage for one IP student, Romano, who speaks Gaddang. He said that because the institution is an IP hub, there are scholarships available for them of which he was a recipient. IP knowledge is also being documented by the campus through the conduct of researches. He added that more and more knowledge are added to the experiences of the students that everyone can benefit from. He was also happy to note that the mission of the institution addresses the needs of the IPs because he feels that he belongs, with such mission of the institution. “*Malaking tulong sa aming mga IPs ang pagiging “hub”.* *Nakakapagpasaya sa akin ito lalo na noong malaman ko na ang campus ay “specializing on living traditions and indigenous education’.*” (The “hubness” is very helpful for us IPs. This makes me happy specially knowing that the campus is ‘specializing on living traditions and indigenous education’.)

Markus, a low-income student, shared his personal experiences with his teachers and acknowledged that he was happy only when he was in the choir, the performing group of the university where he is currently a member: “*Mababa ang tingin ng ibang teachers sa akin. Ang hirap ng tingin nila sa akin. Don lang ako sa choir nakakapagsaya.*” (Many of the teachers have low regard of me. It’s difficult. It’s only in the choir that I feel happiness.) When asked why teachers would look down on him that way, he said that maybe because of his poverty. He said that only his friends helped him, and his grades are just passing marks. “*May mga kaibigan ako na nag li lead sa akin; tinutulungan nila ako. Most difficult subject is Math - nagpatulong ako sa mga kaklase. Hanggang pasado lang ako.*” (I have friends who lead and help me in my most difficult subjects. I asked for help, but still, I got passing marks only.)

## Academic Difficulties

Most of the interviewees believed that their greatest challenges also lie in the academic aspect.

*“Sa academics masyado sa... yung pinag aralan nmin ay parang bago lahat pero sa mga classmates ko ay ang dali dali, parang alam na nila. Parang sa tingin ko, masyadong na behind ang school na pinag aralan ko, kasi eh ang mga gamit naming libro doon ay lumang luma na, tapos ang mga guro ko ay di rin naituro ang mga kinailangan ko ngayon na kaalaman (In academics...almost all the topics we studied seemed new to me but not to my classmates. They seemed to be having easy time with the lessons and knew it all. I can see now that the high school I graduated from was left behind because the books we used there were so old. Also, my teachers there were not able to teach those that I need here.)”* Corinalyn, a 4th year student from the coastal town, volunteered. She added that during the first time she enrolled in the university, she did not even know how to use the computer.

*“Pinakamahirap na experience – di ako marunong magcomputer kasi iisa lang ang computer sa high school (Isabela School of Fisheries) Palanan, Isabela. Ganon pa rin hanggang ngayon kasi bihira mga bagong gamit na pumapasok doon, Ma’am. Merong computer cafe sa Palanan pero walang internet kaya laro laro lang at yung kuryente ay 12 hrs lang. Ang NAPOCOR - may power plant pero pag walang krudo sa Palanan, brownout po kami. Tinuruan ng mga boardmates at sariling sikap, nag explore explore po. Konti lang sa word. Kung ire rate ko sarili ko ngayon after four years sa kaalaman sa computer ay nasa 8 ako samantalang ang mga*

*classmates ko ay 9 to 10.*” (Given that the lowest is 1 and the highest is 10.)

When asked how Corinalyn managed to cope with her studies, she answered that she was helped by her friends and board mates. The assistance of board mates and friends was also very important for Rosita, another 4<sup>th</sup> year student. She recalled that:

*“Academics ang nahirapan ako... sa mga requirements, tapos yung mga performance kagaya sa reporting lalo na nung practice teaching kasi mahina din ako sa performance, more on written ako. Paano ako naka cope up? Sa tulong ng kaibigan, boardmates. Nag self-study din ako.”* (It’s in the academics that I had difficulty... with requirements, performances like reporting, and in my student teaching because I am weak in performance. I am better when doing writing tasks. How was I able to cope? Through the help of my dorm mates. I also did self-study.)

The IP students Reymario, Reyna Jay Ar, Sheilo, and Jenna Gracia experienced not only financial difficulties but also difficulties in academics. Reyna admitted that she was almost at a loss in every class she attended. *“Awan ti stock knowledge ko kadagiti subjects ko.”* (I didn’t have stock knowledge in my subjects). *Kada rabii, aguk-ukagag ti notes ko, ken iyek explain pay ti classmates ko kadakami. No kua, adda ti group study mi ket agsasalud sod kami iti tunggal maysa, ag brain storm kami no anya ti nasayaat nga aramiden kadagiti projects mi,”* she recalled. (Every night I scan my notes, and my classmate too explains the lessons to me. Sometimes we have group study where we ask each other questions, we brainstorm on situations and about the best thing to do for our projects.”)

Their group is mentored by two classmates who also belonged to the IP group. Maricel and Joan, both IP students, regularly helped Reyna, Reymario, Jay-ar, Jenna Gracia, and the rest of their classmates. Joan and Maricel explained that they felt it an obligation to help their IP classmates who are left behind in their course-work. Their classmates felt comfortable being mentored by them because they belonged to the same group. Besides, they were also advised by their adviser to mentor their classmates. *“When we help them, they feel secured and comfortable,”* they added. Reyna, Jenna Gracia, and Reymario also shared that the Bridging Program and the Intensive Review given to their class were so helpful.

*“Naaddaan kami ti stock knowledge gapu idiy nga Bridging Program, nakatulong unay kadakami. Ken uray pay no narigat ti subjects ditoy PNU, ditoy latta ti kayat ko pagbasaan ta ngamin “indigenous people education hub” daytoy.”* (We gained much stock knowledge because of the bridging program; it helped us much. Even if the subjects here at PNU are difficult, I still want to study here because this is an indigenous peoples’ education hub.)

Acknowledging that their academic preparation in high school was not that sufficient for a college work, Jon Edwardo and Jewelyn also recommended doing a group study. These two students said that their singing group serves as a refuge when in constant stress with school requirements. They said that their choir group members inspire them to survive their studies, and the senior members would help them by giving suggestions and advice.

Romano also admitted difficulty in studying. He failed in one of his subjects due to lack of preparation but promised to study harder in order to cope. He said that he still wanted to study in the same university because of the scholarship grant he was enjoying.

A leaving ESGPPA 1<sup>st</sup> year student, Lorenza, also shared her academic experiences in school. She recalled that the allowance given to her as a recipient of ESGPPA was enough, but she encountered difficulty in doing the Flexible Learning Activity (FLA) in every subject. *“Parang ang bilis bilis po ng subjects, tapos hindi po ako nakakapagpasa ng FLA ko. Minsan nakakagawa po ako ng FLA, kadalasan po yung papel na sasagutan ay ipapa Xerox pa. Di ako nakapagpa Xerox dahil wala ako time. Di rin ako nakaka recite kadalasan dahil nahihiya ako.”* (It seemed to me that everything in the subjects was very fast. Also, I was not able to submit my FLA (flexible learning activity) requirements. Sometimes I was able to do them, but many times I wasn’t because the paper to be used for the format needed photocopying to which I didn’t have time. I also did not participate often in class recitation because I am shy.) When asked if she was being helped by somebody to cope with her studies, she answered that her only friend in school cannot also help her and that she did not have any tutor. Her adviser was also not a help. She commented that maybe a group study could have helped her perform better in school.

Aizhellyn, a recipient of ESGPPA, revealed that her greatest challenge were in writing a position paper in English and understanding the terms and concepts in Math.

*Greatest challenge at PNU is academics... in English. Hindi ko alam yung mga word, minsan di ko naiintindihan, nahihirapan lang ako umintindi ng English; Math-mahirap magsolve Math. Sa Geometry - di ko maintindihan ang terms at concepto. Prof Ed – yung iba nahihirapan sa ibang subjects - paggawa ng position paper din para sa Prof Ed Development of Education. Tinuruan kmi ni Mam Jopot noon pero di ko gaano naintindihan. Si Mam Balot requirement nya Position Paper in Prof Ed 5, at di nya kami*

*tinuruan kaya nagpaturo ako sa classmate; ang topic is gender sensitivity and inclusive education. Naiintidihan ko kaso nahihirapan ako gumawa, sa pagsulat ng position paper.”* (My greatest challenge at PNU is academics... in English. I cannot understand the words. I have limited vocabulary, and I have difficulty understanding English. Math – it’s difficult to solve Math problems. In Geometry, I cannot understand the words and concepts; Prof Ed – I have difficulty in some subjects – also in making position paper; even in Professional Development in Education. Mam Jopot taught us that before, but I did not understand it well.... Ma’am Balot’s requirement in Prof Ed 5 was a position paper, but she did not teach us, so I sought the help of a classmate; the topic is gender sensitivity and inclusive education. I understood gender sensitivity, but it was difficult to write the paper.)

Aizhellyn sought the help of a classmate in writing the position paper. Although she was taught how to make the paper in her English subject, still she found it difficult to write. Writing position papers was required in Professional Education courses, so she asked the help of a classmate to cope with this challenge. She recognized the value of the assistance of her peers in making her requirements and in doing well in the class.

Another help that Aizhellyn identified to be useful is the Bridging Program offered to their class. She explained that the program facilitated her understanding of the lessons because topics were discussed first in the program. She admitted that she seldom attended the Intensive Review because it is carried out by students and not by faculty who were assigned to do them.

*“Experiences that helped me well—peers helped me well, Roselyn helped me well. Bridging program helped me kasi karamihan yung prof ed inaaral namin; kasi advance na sa bridging kaya pag nasa room na, nakasunod na kami. Palagi kami nakafocus doon pero sa Intensive parang minsan minsan lang. Minsan walang nagtuturo. Mga estudyante ang pinagtuturo sa intensive tapos di naman sila nakakapunta minsan ang mga estudyante kaya konti natutunan ko.”* (The experiences that helped me well - peers helped me well, Rose helped me well, the bridging program helped me because what we learned there were lessons in our prof ed subjects. Because everything in the program was advanced, we could already follow the lesson when taught in the classroom. Sometimes nobody teaches in the Intensive Review, and students assigned to teach were not able to attend too.)

Jonetlyn admitted that the club activities were not useful in her academic advancement, although she accepted that the extension programs were helpful.

*“Nakakatulong yung mga extension activities kagaya ng “Bata bata kukuwentuhan kita”. Kahit papaano, sa pagkukwento lang ay nalilintang yung kakayahan na makipagcommunicate sa mga bata, pero walang club activities na directly nakatulong sa pag-aaral, wala po. BSE Fil po ako, di nakatulong sa pag aaral ko. Yung circle litt sana, by group tapos may isang lider doon na siyang magdidiscuss ng lesson tapos lahat active na makipagparticipate sa discussion pero di natuloy.”* (The extension activities were very helpful, like the “Read with a Child”. At least, even in telling a story, our ability to communicate was developed, but there aren’t any club activities that directly helped in our



studies—nothing. I am a BSE-Filipino major, and the curricular club did not help me at all. I was hoping it would be the ‘Literary Circle’ (literary circle is a club) in which there will be a leader who will lead the discussion of the lessons during club meetings, but the plan did not push through.)

Jonetlyn continued by telling that peers were more helpful than anyone else. *“Para sa akin mas maganda yung peers – kasi naranasan ko, yung kaklase ko, si Mary Flor, kung kasama ko siya, nakakapag concentrate kami na magreview sa room or sa dorm. Kung may exam kami, dalawa kami nagtutulungan, nagtatanungan kami after magbasa. Officers sa Homeroom class, nakakatulong din pero kadalasan lang mga announcement lang sinasabi din. Ossas – wala rin, di nakatulong.”* (For me, peers are better because I experienced to have a peer in the class, and it was helpful for us—me and Mayflor. We were able to concentrate reviewing at the dorm. Whenever we had examinations, we helped one another, we asked one another questions to be answered. The officers of the homeroom class were also able to help but only in posting announcements. Even the OSASS (Office of Student Affairs and Student Services) was not that helpful.)

*“Adviser – hindi rin, si Ma’am Dina, di na kami mineet. Dun sa class advisement, pero ang pinag uusapan nmin ay mga problema, kung ok ang grades at kung may kelangan ayusin. Ang adviser sana ay dapat mag schedule sya ng time or day na ang klase ay may review or parang intensive review. Yung adviser, di nagbibigay ng tips. Di pa kami masyadong nag uusap as a class. Kelan pa naging adviser? Nung 2nd year, di kami nag uusap.”* (The class adviser was not helpful either. No, Ma’am Dina (not the real name) never met us. During class advisement, we talked about problems. She would ask us if there are subjects or requirements to be

fixed. I think the adviser should schedule a day to conduct intensive review. Our adviser didn't give any tip. We didn't talk much.)

*“Difficulty lies in Prof Ed courses. Masyadong malalalim yung mga terms. Minsan, kulang ang explanation. Di na maintindihan, kagaya ng operant conditioning ay di nakakapagbigay ng good example. Kasi mas madali lang intindihin pag may example. Another, “theories of learning,” nung naghahanap ako ng report ay walang makita; matagal na kasi di nagpupunta sa library.”* (My difficulty was with Prof Ed courses. The vocabularies were too strange for me. Sometimes the explanations were lacking; we could not understand, like in the operant conditioning, no example was given. It is easier to understand if examples are provided. Another one, in ‘Theories of Learning’, when I was looking for a report, I was not able to find one; it had been a long time since i visited the library.)

It can be gauged that Jonetlyn and other students do not frequent the library. They had a problem with the terms in English and complained that the lesson sometimes was not explained well.

Dylan (not his real name), a graduating student and a consistent Dean's Lister, told how he managed to succeed in his studies: He had a friend, and they helped one another in writing assignments and in reviewing. Dylan admitted that he didn't review too often and acknowledged the helpfulness of having a companion.

*“Yung kasama ko sa pagkain, nagtutulongan kami sa paggawa ng assignment kasi di ako mahilig magreview at mag assignment. Buti na lang may kasa-kasama ako.”*

## **Discussion**

This study intended to understand the useful experiences, problems, and challenges that low-income students encountered while navigating through their studies, and to discover the support system they utilized to cope with the challenges. The interviewees narrated their good experiences, problems, and challenges they encountered as they went on with their courses, ranging from economic, ethnic stereotyping to academic concerns; what they did to cope; and how the institution and the individuals surrounding them helped them to navigate. Their personal persistence and the support provided by individuals, groups, and the institution helped them along the way.

Majority of the participants acknowledged that financial difficulty was their greatest challenge. While there were available slots for scholarship grants, some of the participants did not know about them or claimed they were not informed. For those enjoying the benefits, they said that their scholarship grant helped them much. While some scholarship grants provided a more modest provision, others only gave free tuition fees. Hence, the students still encountered problems about food and other expenses. One measure they adopted was that they tried to be economical by sharing the expenses in cooking and preparing their meals with a friend or roommate with the same financial situation. Locally-grown vegetables and leaves found in the school helped many of them to survive. Others sought the help of relatives, or they worked part time to ease the burden. Some of them also related that their parents were brought into great debt to sustain their studies, that sometimes they themselves borrowed money from classmates or friends. Moreover, two school leavers enumerated how they struggled financially and academically to stay in school, but still, they failed to succeed. Lack of information about the existence of tuition

scholarship and lack of persistence to perform better in class were the challenges that the two leavers were not able to overcome.

As to the successful student-participants, they were able to strategize themselves and became positive in their attitudes toward life. They utilized not only knowledge and skills but also positive attitudes which became a competence in order to interact in a multi-cultural world (Hurtado, 2008). Having practiced and mastered an attitude of thriftiness and becoming closer to a member of their class/tribe enabled them to cope with the demands of their schooling.

Another challenge that some of the participants experienced was group/tribe stereotyping. Group or tribe stereotyping concerning skin color and food was especially felt by the IPs. Because of it, others including a poor student with low self-esteem thought that other people have low regard of them because of the tribe or group they were from. Their group, peers, or friends who became their refuge and source of help and inspiration played an important role here. Belonging to a group or having friends to identify with somehow helped the participants to manage to stay. On the other hand, some of the IPs interviewed considered being an IP an opportunity because of the available special scholarship grants for them. The articulated mission of the university as 'specializing on living traditions and indigenous education' made the IPs proud of their institution. It is this mission of the university that made some of them feel the importance of their cultural beliefs and traditions. Clayton-Pedersen (2007) emphasized that to promote a climate of diversity in a university, this must be articulated in the institutional mission. As the university's flagship program is on the improvement of the education of the indigenous people/indigenous culture, the articulated mission became a symbolic action for the members of the tribes to feel at home. A symbolic action like a gesture of openness can be

of help too. The ability of these students to speak a different language is also considered an added asset, considering that the university envisions itself as a hub for the improvement of indigenous education.

The above challenges made the students more interested to pursue their studies, to conduct group study together, and to identify their difficulties and weaknesses in order to help one another. They were aware that acquiring the necessary knowledge and skills can make them successful in life, setting aside their inferiorities and prioritizing instead their studies. As Connerly (2008) pointed out, knowledge, skills, and awareness are necessary in one's environment. While knowledge provides the important solution to an issue, awareness is necessary to understand other viewpoints of other cultures and peoples.

Lastly, the participants considered academic difficulty as another great challenge. Students from far flung villages and barrios, felt they were very much behind compared to their classmates in terms of abilities. They wondered why they do not know what others know or cannot perform what others are able to perform. The reasons for these difficulties were the distance of their own places, the absence of electricity in their villages or barrios, and the absence of advanced technology like ICT and computers, textbooks, and other instructional materials in their high school.

Nevertheless, all of them tried to cope with these difficulties, but two of them did not succeed. These two were school leavers because they were not able to succeed. To those who succeeded, their classmates, friends, and roommates provided the much needed assistance. The participants clung to what their group can offer like group study and peer support. They also recognized the school's programs like bridging, participation in extension programs to nearby elementary schools, advising, and mentoring as most helpful.

The campus climate provided the necessary venue for the students with difficulties to cope with the difficult situation though in some instances, the participants did not give much credit to the department and extra curriculum clubs, student government organizations, and staff advisers as helpful and supportive for their navigation and success. This finding on staff adviser is in contrast to that of Kador and Lewis (2007) which mentioned the importance for success of finding an adviser for doctoral students. The reason might be because finding one requires a trial and error process.

### **Conclusion and Recommendations**

This study explored the experiences of low-income students while studying in college. Their narrated experiences became the basis for a thematic classification of their challenges: financial, group/tribe stereotyping, and academic. In coping with the challenges, it proved that campus climate plays an important role in the success of its graduates, including good institutional outcomes (Miller, 2014). Scholarship grants, peer/group study, peer support, sense of belongingness to a group, club or friends, resiliency, and adaptability were very important factors that students clung to and which helped them successfully navigate en route towards the completion of their studies.

As illustrated in the challenges of the low-income group, much could be done by the university to help students succeed. Foremost among them is the need to conceptualize holistic student support services in the form of financial, moral, emotional, academic, and goal setting. Not to neglect are scholarship programs even in the midst of the term/semester. Since many of the low-income students' families could not afford to give a decent allowance for food and school expenses, an office could be created to always listen

to such needs and recommend how they could be helped. This measure could avoid dropouts for lack of allowance. A very organized Student Assistantship Employment Program could also help with students' financial difficulties.

Since the climate of the school also determines student success, the campus should ensure a very supportive school climate by advising and orienting all its staff. Extra-curricular activities on lifelong learning can be conducted by the students themselves and through school support of the staff and advisement. Providing a relevant organization, friends, or peers who could fill the need for a sense of belongingness should be prioritized by the university. Also, an effective mentoring system is found to be effective when conducted among peers. Therefore, the Office of Student Services may institutionalize an effective peer mentoring program with the guidance of school advisers and staff.

Academic heads can actively monitor the causes of failures of students like class requirements, examinations, phasing of lessons, and scheduling of activities. Considering that the primary stakeholders of the university--the students--come from the low-income group, requirements should be reviewed and consolidated by concerned academic heads to lighten student expenses.

Many students experience difficulty in writing; hence, an effective bridging program in writing could be conceptualized to be offered in the earliest term possible for students' use.

Lastly, an organized recruitment procedure can integrate an institutionalized student support system even as early as during the admission period.

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