



# WORKING WHILE STUDYING: THE ACADEMIC CHALLENGES OF WORKING SCHOLARS

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**ABSTRACT:** In tertiary education, success is not purely about intelligence; self-discipline, diligence, initiative, and determination are pillars that one keeps there. This study delves into the academic challenges of working scholars at Northeastern Mindanao State University (NEMSU), a state university in Surigao del Sur, Mindanao, Philippines. This exploration sought to explore the academic challenges of working scholars in terms of financial, social, psychological, teachers' factors, and classroom environment. The study utilized a mixed methods approach where a researcher-made checklist survey questionnaire was employed to come up with the quantitative result. Further, the researchers also conducted a Focus Group Discussion (FGD) with the working scholars in which the responses were thematically extracted to derive an elaborated result from the quantitative data, leading this study a mixed method design—an explanatory approach. It has been found out that university students are working while studying to support their underprivileged families; sustain their scholastic expenses for their dreams of having a better life; lack of financial support from their families due to unemployment, death, and health concerns; and to prove to others that poverty is not a predicament in education if one is determined to succeed. The primary academic challenge of working scholars in their daily lives is financial problems, which are attributed to school-related expenses (requirements), needs, and wants. In addition, working scholars are also psychologically challenged because of external discouragement and a lack of moral support from their families.

**Keywords:** academic challenges, working scholars, mixed method, convenient sampling, and NEMSU.

## Introduction

The instance of working while studying has become an increasingly common phenomenon among students in the higher education system (Jewell, 2014; Tumin & Faizuddin, 2017) because Ansong & Gyensare (2012) believed that university students have numerous challenges to overcome in order to attain their optimal academic performance. Nowadays, it is very common for students to work while studying in pursuit of their dreams in life. Despite experiencing and facing various challenges, working students tend to find alternative ways to overcome difficulties. They are adaptable and persistent in the face of adversity (Tus et al, 2022). These working scholars are fighters who continue striving for their scholastic visions to earn a degree despite the challenges of both work and studies. They are worthy of emulation and are regarded as living superheroes because they work hard to achieve the grades they desire while also working to earn a living and ensure their survival. The need of these students to work more may be linked to parents' limited means of providing financial support to their children, suggesting that working alongside studies is linked to financial demands. In particular, socioeconomic factors greatly affect the academic performance of students (Balacuit, 2018). However, combining work and studies has more detrimental effects on academic success if the student's job is not related to their studies (Sanchez-Gelabert et al. 2017). Thus, this study is prompted to determine the academic challenges encountered by working scholars towards achieving a degree in college or university.

Working and studying at the same time teaches students the value of being responsible. Combining academic study with employment is typical for a wide range of students because work becomes an additional source of knowledge and skills, as well as a motivation to learn (Yanbarisova D, 2015). Abenoja et al. (2019) found out that studying while working is undoubtedly tough because it requires managing your social life, family time, school, and work. Some studies show that students who work are more confident and possess better time-management skills than full-time students. Kosi et al. (2014) confirmed that by working, students may gain valuable experience that might enhance their future opportunities in the labor market, and it will increase their academic motivation if their assigned task is related to their field of study. Carnevale & Smith (2018) consider working learners or students to be part of the nation’s workforce. They include both students who depend on their parents or other adults for money and students who can take care of themselves and their families.

Working scholars experience different challenges while studying. The number one challenge they may face is time management. Allocating time for work and study is a very hard task to fulfill. It is detrimental for students to work full time alongside studying because Hovdhaugen (2015) believes that they are less likely to complete their program or degree than students working part-time or not working at all. Another, being stressed, is also a challenge they might face due to exhaustion of the mind and not having enough time to rest and sleep due to school requirements and work issues. Charmaine (2014) shared that there are lots of problems working students must face without escape. They have three major roles to fulfill: the role as a student, the role as a worker, and the role as a human. As a student, focusing on class and budgeting time to review all the piled-up lessons is quite challenging. As a worker, it is never easy to maintain the accuracy and promptness of a working student’s work. As a human, the lack of time to socialize with family and friends is also affected or compromised. CHED (2010) claimed that only half of the employed students can finish college, as many cannot concentrate on their studies, while others have poor health, and others give up because of financial problems. Over the years, the number of college students who work and study has increased rapidly (Tus et al., 2022).

In this research, it primarily explores the challenges of working scholars for the university to contribute support and provide techniques on how the students can excel academically despite the difficulties and challenges of working while studying. This study will further offer facts and ideas on the factors affecting the academic challenges of working scholars. Moreover, this study will be beneficial not only for the working scholars but also to the educational institutions accommodating working scholars.

**Objectives of the Study**

This scholarly endeavor sought to scrutinize the socio-demographic profile of working scholars of North Eastern Mindanao State University (NEMSU) in terms of: age; sex; marital status; academic status; year level; work; and monthly income. Consequently, it also tries to determine the academic challenges encountered by the working scholars in relation to their psychological, financial, social, teacher’s factors, and classroom environment. Then, the correlations of variables are tested to derive the inferential analyses.

**Conceptual Framework**

The entire flow of this exploration is shown below in a schematic diagram. This scheme entails the profile of the working scholars at North Eastern Mindanao State University (NEMSU) that includes age, sex, marital status, academic status, year level, work, and monthly income. The next box pertains to the academic challenges of working students toward these elements: financial, social, classroom environment, and relational issues of teachers and students. These are the factors that are commonly reported as academic challenges by working scholars in a university. The purpose of this study is to be able to properly determine whether the above-mentioned aspects affect and help to define the challenges that each working scholar faces. In order to provide an effective solution to this issue, it is deemed best to first identify the issues and challenges facing working scholars. Hence, the data gathering method includes key interviews and focus group discussions with several working scholars who are presently enrolled in Northeastern Mindanao State University (NEMSU).

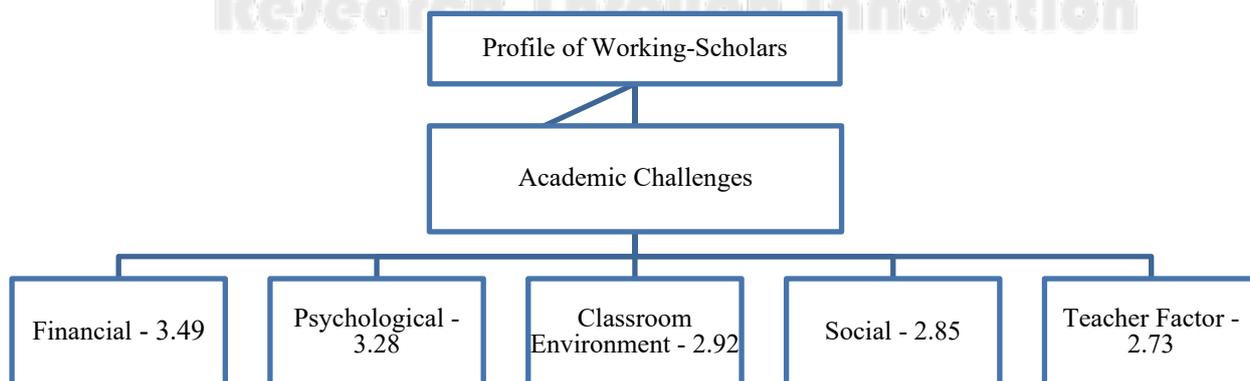


Figure 1. Schematic Diagram of the Study

## RESEARCH METHODOLOGY

This investigation employs a mixed method of research. The quantitative and qualitative data were collected concurrently. A Focus Group Discussion (FGD) as a qualitative design was employed to gather the verbal responses of the selected participants, making this study a mixed method in nature. Further, in the analysis of data, quantitative results are separately analyzed from qualitative responses, but in the interpretation, the databases of results are merged.

The respondents of this study are the officially enrolled students at Northeastern Mindanao State University-Main Campus who are working while studying. It is composed of 35 students from the College of Business and Management and 44 from the College of Arts and Sciences who are working scholars. The total respondents sum up to 79 working scholars. This study used a convenient sampling procedure that identified only the working scholars.

The researchers personally distributed the questionnaires to the identified working scholars of SDSSU after the approval of the university president was gained to immediately collate data that is relevant to this investigation. The questionnaires are retrieved by the researchers, assisted by the identified student assistants, and then tabulated and analyzed with the aid of the statistician. The significant relationships and differences among the variables were determined based on the computed data. In order to come up with in-depth authentic discussions, the researchers organized a Focus Group Discussion (FGD) with the selected working scholars where proper protocols were ensured. A letter of consent containing the purposes and objectives of the study was given to the respondents and affixed with their signatures as an indicator of their voluntary participation in this study. The researchers gave an assurance that the dignity and well-being of the respondents were maintained all the time. The protection of respondents' rights is considered the utmost priority by the researchers. Thus, identities and responses were kept confidential. Through these methods, it is assured that the data obtained and the accuracy of the results presented are valid and reliable.

The weighted mean, percentage, and Pearson-Correlation statistics were used to carefully treat the data. The weighted mean was utilized to treat the responses on the academic challenges of working scholars, while percentage or frequency counting was utilized to treat the profile of the respondents. The verbal responses were also given in the form of a thematic transcript of what the participants had said during the focus group discussion (FGD).

## RESULTS AND DISCUSSIONS

The results of this investigation are sequentially provided below in a tabular presentation with discussion of findings and implications, supported with justifications from various published studies for a more reliable claim.

**Table 1. Socio-demographic Profile of NEMSU Working Scholars**

Table 1 shows the socio-demographic profile of working scholars at Northeastern Mindanao State University (NEMSU).

Age	CAS	CBM	TOTAL	PERCENTAGE
16-20 years old	21	16	37	54.1
21-25 years old	8	18	26	38.24
26-30 years old	2	1	3	4.41
31-35 years old	1	0	1	1.47
36-40 years old	1	0	1	1.47
<b>Sex</b>				
Male	16	14	30	44.12
Female	17	21	38	55.88
<b>Marital status</b>				
Single	31	34	65	95.59
Married	2	1	3	4.41
Widow	0	0	0	
Common law	0	0	0	
<b>Academic status</b>				
Regular	29	1	30	44.12
Irregular	4	34	38	55.88
<b>Year level</b>				
1 <sup>st</sup> Year	24	8	32	47.6
2 <sup>nd</sup> Year	4	13	17	25
3 <sup>rd</sup> Year	4	0	4	5.88
4 <sup>th</sup> Year	1	14	15	22.06
<b>Work</b>				
Service Crew	6	2	8	11.76
Cashier	2	3	5	7.35
Sales Lady	10	1	11	16.18
Housekeeper/Helper	15	29	44	64.71
Others	0	0	0	0

Monthly income				
Below 1,000 Php	10	13	23	33.82
1,001-3,000 Php	9	14	23	33.82
3,001-5,000 Php	10	4	14	20.59
5,001-7000 Php	3	4	7	10.29
7,001-9,000 Php	0	1	1	1.47
9,001-above	0	0	0	0

The majority of working scholars are in the range of 16–20 years old with 54.1% and are mostly female (55.88%); 95.59% are single in marital status. It revealed that most of the working scholars are irregular students (55.88%) from first year with a percentage of 47.6; second year is 25%; 5.88% are from third year; and 22.06% are from 4<sup>th</sup> year level. In this view, the data could be gleamed as a determinant that as the year level escalates, the number of working scholars decreases, but as soon as they reach the 4<sup>th</sup> year level, it is observed that students are intrinsically motivated to work while still enrolled, may be due to the minimal number of academic loads or units and in preparation for their future-related employment and other work endeavors. The common works of identified working scholars outside of their scholastic matters are housekeeping with 64.71%; sales lady with 16.18%; service crew with 11.76%; and cashier with 7.35% earning below P 1,000.00 and P 1,001.00 to 3,000.00 with the same total percentage of 33.82%.

In this study, it revealed through the verbal responses of the participants that the reasons why students in a University chose to be working while studying are to support their underprivileged family, sustain their essential living and scholastic expenses for their dreams to have a better life, lack of support from family due to unemployment, death, and health concerns; and to prove others that it is not poverty that is deterrent to triumphantly achieve the desire to live with a colorful rainbow. As long as one is self-directed, goal-oriented, and determined, success will be achieved. Abenoja, et al. (2019) identified that financial support, self-development and internal motivation to integrate theory and practice are among the driving forces of working while studying at university. Sanchez-Gelabert, et. al, (2017) agreed that students need to combine work and study to meet the expenses of a university degree and, therefore, those with less financial resources are most affected. Carnevale & Smith (2018) added that students go to work to earn money to support themselves and pay for college as well as to gain valuable experiences.

The excerpts of responses from the participants are presented below.

#### Question No. 1 - What are the reasons why do you choose to be working while studying?

*Student 8: For me, the number one reason is financial problems. Because my parents are already old, they could no longer support my studies. Since high school, I have been a working student. I now have a regular paying job. Since I no longer have to spend on rent and food, I give my income to my parents, who are sick and have maintenance. I support them with their needs, so I am determined to pursue my studies. I also want them to be proud of me and I want to help support them even if we are looked down upon.*

*My father is a fisherman, but as of now, he can no longer do heavy work. My mother is only a housekeeper, and she tells us to study well because if we do not, she will no longer support our education. Since high school, I have been working for my older sibling. In college, I looked for another guardian because my parents and siblings could no longer support me. Though my siblings are already college graduates, they married early, so they already have their own family to support. My parents almost lost hope, but I searched for a job as a working student so I could pursue my college education.*

Numerous students, if not all, believed that education was a springboard for multiple better opportunities; the weapon to break the intergenerational cycle of poverty; and the light that way-out from a miserable darkness.

#### The Academic Challenges of Working Scholars

The identified academic challenges of working scholars are financial, social, psychological, teachers' factors, and classroom environment. It revealed among these factors that working scholars were mostly challenged in the financial aspect, with a general weighted average mean of 3.49, followed by the psychological aspect (3.28 WAM). However, the least challenge considered by the respondents is the teachers' factor, with a 2.73 weighted mean. It is obvious from the result that the scholars are working while studying due to their low economic condition and the need to support their academic pursuits. College students choose to study while working due to poverty and the provision of their needs as students (Dias, 2021). Carnevale & Smith (2018) confirmed that low-income working learners face a distinct set of challenges. Their decisions about the types of colleges to attend, the kinds of majors and degrees to pursue, how many hours to work, and the methods they use to finance their education are correlated closely with socio-economic factors such as household income and their parents' level of education.

In terms of financial encounters, the respondents highly agreed that they have difficulty budgeting their monthly income in response to their monthly operational expenses considering that they are only earning a minimal amount every month. It was revealed during the focus group discussion (FGD) that financial problems are the primary academic challenge, which is deemed a common difficulty for working scholars in their daily lives. Tus et al. (2022) agreed that working students face financial challenges and schedule conflicts in school and work. The financial challenge is attributed to the school-related expenses (requirements) and their needs and wants. Carnevale & Smith (2018) agreed that students take advantage of economic opportunities and jobs that pay well, but they are still too closely tied to family income. Below is the response of participants that testifies to financial problems as the primary academic challenge.

Uhm (clears throat) One of my main challenges while studying is a lack of financial support. I work in a boarding house even though my parents help me sustain my needs. However, it is not enough. Just like what student F said, there are compilations and handouts during reporting, so even if I don't have enough (money), I will still do my best so that I can finish my studies because I still have younger siblings to (help). I don't want him/her to experience what I've been through because I don't really want to be self-supporting (working while studying) in college so that I can focus on my studies and maintain high (grades). Right now, I find it hard to have some time to study because of my work. So, the number one challenge for me is financial. I want to help my family get out of poverty. I don't want them to experience what they went through with my sister again if I just end up like her, so even if they can't give me (allowance) in a week, I will find some ways. I sometimes go to my aunt personally and say, "Aunt, maybe you have some dirty clothes and need someone to do your laundry. Please let me do it." My mother wasn't able to give me an allowance this week, and I really need money for my project and compilation," (voice trembling). I find ways to earn money because I know and understand that most people don't have enough to spare. That's why the primary challenge for me is financial.

**Table 2. The Academic Challenges of Working Scholars**

The academic challenges of working scholars in NEMSU are presented in this table.

<b>Financial Aspect</b>	<b>Weighted Mean</b>	<b>Adjectival Rating</b>
I don't have enough allowance.	3.72	Agree
I have difficulties in budgeting my monthly income	3.87	Agree
I starve during class hours because I don't have budget for snacks.	3.44	Agree
I don't have budget for project and school fees.	3.18	Undecided
I am not financially supported of my parents and relatives.	3.26	Undecided
<b>Average Mean</b>	<b>3.49</b>	<b>Agree</b>
<b>Social</b>		
I have no interest to chat with my classmates.	2.94	Undecided
I can't cooperate during activities because I'm tired already of my work.	2.78	Undecided
I am not confident because of severe discrimination.	2.94	Undecided
I can't fit to the trends, standards and likes of my peers.	2.87	Undecided
I am bullied in any forms.	2.71	Undecided
<b>Average Mean</b>	<b>2.85</b>	<b>Undecided</b>
<b>Psychological</b>		
I have not enough time to rest and sleep at night.	3.35	Undecided
I am exhausted due to my studies and work.	3.44	Agree
School tasks and works lower my energy.	3.26	Undecided
I have not enough time to study my lesson.	2.99	Undecided
I encounter difficulty setting priorities.	3.37	Undecided
<b>Average Mean</b>	<b>3.28</b>	<b>Undecided</b>
<b>Teacher's factor</b>		
Teachers are strict and don't give consideration.	2.87	Undecided
Teachers employed difficult activities that are hard for us to accomplish.	3.03	Undecided
Teachers' discussion in unclear.	2.82	Undecided
I hate my teachers that affect my interests to the subjects.	2.38	Disagree
I cannot understand my teacher's discussions.	2.53	Disagree
<b>Average Mean</b>	<b>2.73</b>	<b>Undecided</b>
<b>Classroom Environment</b>		
Having unpleasant surroundings.	2.81	Undecided
It's Hot inside the classroom during class hours.	3.13	Undecided
Too many bystanders outside that cause a distraction.	3.15	Undecided
It's uncomfortable inside the classroom.	2.91	Undecided
Classrooms are not conducive for learning.	2.59	Disagree
<b>Average Mean</b>	<b>2.92</b>	<b>Undecided</b>

On the psychological matter, the indicator that greatly affects the working scholars is contributed by their exhaustion due to their studies and work, with a 3.44 weighted mean. This denotes that it takes earnest diligence to achieve academic endeavors. Tus et al. (2022) added that working and studying while in college may be both rewarding and exhausting. On the other hand, based on the interview with the participants, they are psychologically challenged because of external discouragement and a lack of moral support coming from their family. This finding is deemed difficult to manage as Roksa & Kinsley (2019) believe that family's emotional support plays an important role that is beneficial in fostering positive academic outcomes and promoting psychological well-being that facilitates greater student engagement. Balacuit (2018) confirmed that parents should be the essential push for their students to learn at school. Hence, parents must encourage and motivate their students to be more scholastically active or engaged in curricular and co-curricular activities at school that would surely redound to academic progress and excellence.

The participant's response is presented below.

**Student 10:** *In my part ma'am, it is psychological (someone asks in the background) yes. When I was still planning to attend school, some of my friends would tell me that I was already old enough, but I told them that I would go because the tuition was free. I tell a person about my plan, they always tell me that the coconut tree is already tall (IDIOM meaning, "too late") and that there's no time because I'm already old. Then, during the time when my husband and I separated, my older sibling told me, "So how can you support (your education)? You just have to sell your body so that you can finish school." It's much better if you just stop. Things like that can get you down. I get my willpower from my partner's (husband's) hurtful words that I can pursue my studies. I'll really continue going to school, especially when he told me that this is my last year and that I can't attend school anymore because he won't support me. When I finished, he said that I'd end up working in Gaisano (a department store). Those are the words that I've been holding on to. Even if I'm not intelligent, I'll do my best to prove to him that I can still continue and finish my studies.*

Moreover, working scholars do not consider the classroom environment an academic challenge. In fact, they disagreed that classrooms are not conducive to learning. Likewise, socializing with peers is also not a challenge at all, and the teachers' factor is not identified as a contributing factor to their academic challenges.

### Significant Relationship between the Socio Demographic Profile and Academic Challenges of Working Scholars

Variable Tested		Computed r	p-value	Conclusion
Age	Financial Aspect	0.879	0.050	Significant
	Social	0.262	0.671	Not significant
	Psychological	0.540	0.348	Not significant
	Teacher Factor	0.730	0.161	Not significant
	Classroom Environment	0.121	0.846	Not significant
Sex	Financial Aspect	0.947	0.015	Significant
	Social	0.023	0.971	Not significant
	Psychological	0.609	0.276	Not significant
	Teacher Factor	0.796	0.107	Not significant
	Classroom Environment	0.274	0.656	Not significant
Marital Status	Financial Aspect	0.466	0.429	Not significant
	Social	0.495	0.396	Not significant
	Psychological	0.242	0.694	Not significant
	Teacher Factor	0.337	0.576	Not significant
	Classroom Environment	-0.237	0.700	Not significant
Academic Status	Financial Aspect	0.947	0.015	Significant
	Social	0.023	0.971	Not significant
	Psychological	0.609	0.276	Not significant
	Teacher Factor	0.796	0.107	Not significant
	Classroom Environment	0.274	0.656	Not significant
Year Level	Financial Aspect	0.586	0.299	Not significant
	Social	0.490	0.402	Not significant
	Psychological	0.047	0.940	Not significant
	Teacher Factor	0.374	0.536	Not significant
	Classroom Environment	0.077	0.902	Not significant
Work	Financial Aspect	-0.520	0.369	Not significant
	Social	0.335	0.581	Not significant
	Psychological	-0.959	0.010	Significant
	Teacher Factor	-0.623	0.262	Not significant
	Classroom Environment	0.174	0.814	Not significant
Monthly Income	Financial Aspect	0.927	0.023	Significant
	Social	0.470	0.424	Not significant
	Psychological	0.430	0.470	Not significant
	Teacher Factor	0.873	0.053	Not significant
	Classroom Environment	0.578	0.307	Not significant

The table shows the relationship of working scholars' profiles to their academic challenges. It revealed that age, sex, academic status, and monthly income have significant relationships to the financial problems of working scholars; work with a 0.010 p-value has a significant relationship to psychological aspects; and only year level has no significant relationship to the academic challenges of working scholars in financial, social, psychological, teacher factor, and classroom environment.

Further, it revealed that most female working scholars whose age ranges from 16 to 20 years old with a monthly income below 3,000 pesos (Philippine money) are greatly affected by their financial as well as academic challenges. Furthermore, it can be gleaned that working scholars found it difficult to budget their minimal monthly income (earnings) based on the gathered data from the respondents. This inferential result clearly coincides with the descriptive findings of this study that financial challenges as the greatest academic challenge or problem for most working scholars have significantly affected the students who are working at the same time.

As to the significant relationship between work and psychological aspects, 64.71% of students who are working as house helpers revealed that having to work as a student leads them to exhaustion. A participant in this study confirmed that "*I find it hard to have some time to study because of my work*". This instance is still associated with financial problems because their only objective is to work to earn money (related to finances) to sustain their needs and wants. It is extremely tiresome to entirely consume energy for work and study afterwards without any other choices just to gain money intended for scholastic and daily expenses to survive. Many of the students have inadequate sleep daily owing to their jobs, school, and social activities. Many of the participants said that they were experiencing difficulty getting enough sleep because of their work at night (Tus et al., 2022).

Apparently, working while studying in higher education necessitates constant perseverance, determination, and diligence to succeed and earn a degree.

### How do your extra-works affect your study?

**Student 5:** *For me, as a working student, working has affected my physical health. This is because you are worried about your work and studies. So sometimes you get headaches because you simultaneously think about school discussions while dealing with the customers at work. My emotional side is also affected. I am sensitive, yet I can't seem to express myself. I can't even cry. I just keep it to myself because I have to be strong as I have no one to depend on but myself. It can also affect me mentally because I overthink scenarios, such as: there will be an exam or quiz and I have nothing to answer; or I might get sick, and I'll be fired. The social aspect is also affected because you will prioritize your studies and your job. That's all.*

**Student 8:** *For me, working has affected my studies. I go to school first, and when I go back, I have a job to do. I leave my job unfinished to go to school, and I continue once I'm back. It's an exhausting situation, and I do not force myself to study when I'm so tired and sleepy. So sometimes I can't study [at night]. I wake up early to study in the morning, take care of the kids, prepare food, and feed them. That's all.*

*For me, ma'am, my emotional side was affected. When my aunt gets stressed at work or being childless and I ask for financial favors, she gets easily irritated. I still put up with her attitude because I am just a working student. Sometimes I also forget to study because my aunt has many things for me to do at home. I have no choice but to rely on stock knowledge. I can't help but just smile because I was different back in high school when I could focus on studying. In social aspects, though with less impact, I can no longer approach my friends since I became a working student because I'm too busy with schoolwork and housework. I was the only one doing the work at home because my aunt doesn't have a child and they did not want to hire a maid. Sometimes I feel so tired, but I thank God because I am not sickly. There was a time when I experienced not even sleeping but still going to school. In the morning, I wake up at 5:00 to 6:00 am since my aunt leaves at 7:30 for work. She scolds me if I wake up late, but it's only natural because I am a working student. That's all, ma'am.*

Working while studying greatly affects the academic performance of a student. Generally, the participants revealed during the Focus Group Discussion (FGD) that physical health is primarily affected due to exhaustion, lack of enough sleep, and tiredness. Tus et al., (2022) agreed that most working students experience struggles between work and school, especially lack of sleep because of conflicting schedules. This was agreed and suggested by Creed et al. (2015) that when students perceive that their job is demanding of their time, they also perceive that it interferes with their university work, including leaving them more tired, with less time to study, and having to skip classes. Mental and emotional aspects are also disturbed, especially when they are scolded. That would lead to overthinking of negative possibilities in academic and work matters. Consequently, socialization with their classmates will also be jeopardized because of their bombarded schedules.

## CONCLUSION

Most of the working students, if not all, are single and commonly financially disadvantaged. Their usual work is housekeeping, earning Php 1,000.00 to Php 3,000.00 a month. The working students enrolled in the university are not just working for themselves, but they also support their families.

The quantitative data result revealed that the primary academic challenge is financial, which is qualitatively congruent with the responses of the participants that financial problems are the core academic challenge as a common difficulty in their daily lives. The respondents are also having difficulty budgeting their monthly income in response to their daily needs and academic expenses. This finding correlates with the result on socio-economic profile that their maximum earning is up to PHP 3,000.00 only, which clearly denotes that this doesn't suffice the needs and wants. Furthermore, psychological support is also considered as an academic challenge in a way that working students' immediate families lack financial and moral support to the point that they are externally discouraged.

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