

Problems and Coping Mechanisms among the Bachelor of Science in Community Health Management International Students of a University in Northern Luzon

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ABSTRACT

The study determined the problems and coping mechanisms of the Bachelor of Science in Community Health Management International Students of a University in Northern Luzon. It also looked into the significant relationship between the socio-demographic profile of the respondents and their problems. Significant relationship between the respondents' level of problems and their level of coping mechanism was also determined. The study is a descriptive correlational type of research. A questionnaire-checklist formulated by the researchers and content validated by a pool of experts was the main tool in gathering the data. It involved all the 191 Bachelor of Science in Community Health Management International Students from the College of Health Sciences. Ethical protocols were followed in the study. Frequency count and percentages, mean and simple linear correlation analysis were the statistical tools used. The findings of the study reveal that a marked percentage of the respondents are 18 years of age and with one sibling. Majority of the respondents are males with monthly family income of Php 4,999 and below, with professional fathers, and belong to a nuclear type of family. Almost all the respondents are single and live-in dormitory outside the campus. A great majority of the respondents have parents who are college graduates and with non-working mothers. Most of the respondents are Hindu in religion. There is a "serious" problem of the respondents along financial while there is "no serious" problem on family. The level of coping mechanism of the respondents is "high". There is an inverse relationship between the extent of problems of the respondents and their socio-demographic profile. There is no significant relationship between the level of coping mechanism and the socio-demographic profile of the respondents.

Keyword: *experience, homesick, peers, scholastic life, stress reaction*

INTRODUCTION

Problems are spices of life as some say. However, if student cannot cope up with these problems, these can affect their health and studies.

Studying is both an exciting and challenging adventure that demands much from the students in terms of time and energy. Foreign students experience a lot of problems especially on clinical settings and academics. As foreign students, they adjust to different environment, lifestyle and culture. As they leave their homes and families for studies, they are exposed to different adjustments such as situations whether physical, emotional, social, mental, and financial. As they go on with their scholastic life, they tend to learn from their experiences and manage problems as part of their daily life are experienced by them.

According to Kaplan as cited by Saliganan, et al (2015), the behaviours of students are characterized by reduction in their performance. Students were found to maintain façade of high achieving while succumbing to physical illness and emotional stress. The physical and psychological symptoms of aches, palpitations, lack of appetite and others.

Based on the study of Janel (2009), there was an informal interview with the guidance counsellor in a selected College of Nursing, there are certain students who consulted for assistance regarding the everyday stress, absenteeism, misconduct behaviours, and failure to finish the course due to stressful situations that exceeded their capacity to overcome it. However, despite the stressor and stress reactions manifested by student nurses, majority of the class managed to graduate within the expected time. Some even graduated with flying colors. What then were the stress management techniques utilized by these students? How were they able to cope and adjust with the everyday problems or stressors they encounter each day?

It is for this reason that the researchers conducted this study to determine the different problems and coping mechanisms of the Bachelor of Science in Community Health Management International students of the University of Northern Philippines.

Specifically, it looked into the socio-demographic profile of the respondents in terms of age, sex, civil status, religion, monthly family income, place of residence, educational attainment, father's occupation, mother's occupation, numbers of siblings and type of family; It determined the extent of problems encountered by the respondents and their coping mechanisms; It looked into the relationships between the extent of problems of the respondents and their socio-demographic profile. The relationship between the extent of coping mechanisms of the respondents and their socio-demographic profile and the relationship between the extent of problems of the respondents and their level of coping mechanisms were also determined.

The result of this study is believed to be very beneficial to many students as a basis for the formulation of the academe on the different programs for the

international students to cope up with their problems and how they are going to help them.

METHODOLOGY

The study made use of the descriptive-correlational type of research with the questionnaire –checklist as the main tool of gathering the data. The respondents of the study include all the 191 Bachelor of Science in Community Health Management International students of the University of Northern Philippines- College of Health Sciences for the School Year 2016-2017. The researchers asked permission from the Dean of the College of Health Sciences to float the questionnaires to the Bachelor of Science in Community Health Management Students. The researchers personally administered the questionnaire coupled with personal interview.

The following statistical tools were used to analyze the data gathered in the study: Frequency count and percentage to describe the socio-demographic characteristics of the respondents; Mean to determine the extent of the problems and the level of coping mechanisms; and simple linear correlation analysis to determine the significant relationship between the extent of the problems and the level of coping mechanism.

Ethical principles observed in this study include the principles of conflict of interest, privacy and confidentiality, informed consent, vulnerability, recruitment, risk, benefits, compensation and community considerations. There is no conflict of interest of the researchers to the study. The researchers were the faculty of the College of Health Sciences, University of Northern Philippines who are interested only in the generation of knowledge. The findings derived from the study were for the benefit of the respondents and other healthcare workers and not for the researchers.

RESULTS AND DISCUSSION

1. Socio-demographic Profile of the Respondents

Majority of the respondents (136 or 71.20 %) are male and 55 or 28.80% are female, with a monthly family income of Php 4,999.00 and below (114 or 59.7%). There are only 10 (5.23%) who have monthly income of Php 15,000-19,999.00, whose father's occupation are professional (125 or 65.45%) while only one (0.52%) has no occupation. Majority also of the respondents (133 or 69.63%) belong to a nuclear family while 58 (30.37%) belong to an extended type of family.

A great majority of the respondents' mothers (149 or 78.01%) have no occupation while 18 (9.42%) are professionals. A great percentage of the

respondents (88 or 46.07%) have one sibling while two (1.05%) of the respondents have six and ten siblings. A mark percentage of the respondents (87 or 45.55%) are 18 years of age and the least (2 Or 1.05%) are 28 years of age. A substantial percentage of the respondents' parents' educational attainment (76 or 39.8%) are college graduates and the least only 3 (1.57%) are elementary graduates.

Most of the respondents (179 or 93.72%) are Hindu while only 3 (1.57%) are Roman Catholic, and they are living in a dormitory outside the university (185 or 96.85%), while only 6 (3.14%) are living in the dormitory inside the university. Almost all of the respondents (190 or 99.48%) are single while only one (0.52%) is married.

Table 1 presents the extent of problems of the respondents.

The extent of problems encountered by the respondents revealed that financial aspect is considered "Serious" ($\chi=2.83$). This is due to the following reasons: tuition fee is high, they have to buy their own foods, and there are other fees in school that they need to pay. Moreover, they need extra allowance for extra-curricular activities and their allowance arrives late. The respondents usually experience financial problems and the effect of this problem on the part of the students can lead to psychological stress and poor academic performance.

Over the 11-year period leading up to 2006, the cost of tuition fees had risen more rapidly than both average family income and economic inflation (Joo, Durband, & Grable, 2008). Given the ever-increasing cost of a college education, practical considerations may make the completion of a degree impossible, creating the following no-win situation: according to Bousquet (2008) & Britt et al. (2016), in order for a student to be able to pay the average public college tuition fee, he or she must work at least 55 hours per week, but students working more than 20 hours per week are at a greater risk of dropping out of college (Joo et al., 2008).

On the other hand, the extent of problems encountered by the respondents on family obtained an overall mean rating of 1.36 which is described as "Not Serious". The respondents are rarely homesick because they communicate well with their families. This is because the respondents maintain good relationship with their family members and their parents give their full support, trust and confidence on the respondents to study outside their country. As a whole, the extent of problems encountered by the respondents obtained a mean rating of 2.39 which is described as "Not Serious". This implies that the care and love of their relatives serve as their inspiration to give their best and overcome obstacles. Good family relationship can encourage each member to behave in a healthy way and can cope with stress better and vice versa, a stressful family relationship can lead to health-compromising behavior and low coping mechanism.

Table 1
Item mean ratings showing the extent of problems of the respondents

	\bar{X}	DR
A. Health		
1. I suffer skin diseases	2.14	R
2. I suffer from on & off cough and fever	2.60	R
3. I am losing weight due to food served	2.46	R
4. I have difficulty getting sleep	2.46	R
5. I suffer from headache and dizziness	2.54	R
Overall	2.44	SS
B. Family		
1. I feel homesick most of the time	2.43	R
2. I am not close to my mother/father	1.98	R
3. My parents are strict	2.29	R
4. My parents have no time to communicate with me	2.01	R
5. My parents have very high expectation on me	3.09	S
Overall	1.36	NS
C. Financial		
1. Tuition fee is high	3.09	S
2. My allowance arrives late	2.35	R
3. There are other fees in school that I need to pay	2.88	S
4. I have to buy my foods	3.02	S
5. I need extra allowance for my extra-curricular activities	2.79	S
Overall	2.83	S
D. Academics		
1. I attend my classes late most of the time	2.50	R
2. I cannot comprehend well in English	2.06	R
3. I cram up every time there is an exam	2.37	R
4. I feel embarrassed when I got low grades	2.91	S
5. I cannot cope up during classes when the professor speaks too fast or gives too many information at once	2.56	R
6. I feel too shy to ask help from teachers/classmates when I cannot understand the topic/discussion	2.36	R
Overall	2.07	SS
E. Peers		
1. I do not have Filipino friends	2.79	S
2. I am not joining Filipino students in their school activities	2.67	s
3. I have been bullied by some Filipino students	2.50	R
4. Some people are teasing/laughing at us when we go to other places	2.75	S
5. I observed unwanted gestures when we are around (example: covering nose)	2.78	S
6. I have been bullied by some Indian students	2.35	R
Overall	2.25	SS
As a whole	2.39	SS

Descriptive Rating:

	<i>Item Descriptive Rating (DR)</i>	<i>Overall Descriptive Rating (DR)</i>
4.21-5.0	Always (A)	Very Serious (VS)
3.41-4.20	Often (O)	Moderately Serious (MS)
2.61-3.40	Sometimes (S)	Serious (S)
1.81-2.60	Rarely (R)	Slightly Serious (SS)
1.00-1.80	Never (N)	Not Serious (NS)

The quality of family relationships, including social support (e.g., providing love, advice, and care) and strain (e.g., arguments, being critical, making too many demands), can influence well-being through psychosocial, behavioral, and physiological pathways. Thomas, Liu and Umberson (2017) claim that those receiving support from their family members may feel greater sense of self-worth, and this enhanced self-esteem may be a psychological resource, encouraging optimism, positive effect, and better mental health.

Yazon, Ang-Manaig and Tesoro (2018) stated that people are complex beings living complex lives in which they are not always able to cope up with the difficulties and challenges. Stress comes in several forms and affects people of all ages and walks of life. College students are not exempted to this scenario. Oftentimes, most students struggle in their academic preparation. College is a stressful time for many students as they go through the process of adapting to new educational and social environments. College can be a very stressful period in the lives of most students; however, some students cope with stress better than others. Many students who are able to handle stress well have effective stress coping skills. When college students are facing stressful life events, they typically use many kinds of coping strategies to deal with them. They use various coping strategies simultaneously, and strategies are also likely to change over time, depending on the effectiveness of the applied strategy. Individuals who have a more positive outlook in life are likely to handle stress better than those who have a negative outlook, so measuring participants' optimism provides insight into their coping skills.

Table 2 presents the extent of respondents coping mechanisms. The extent of coping mechanism of the respondents on academics yielded a mean rating of 3.69 which means "High". They study hard to pass all their subjects, they exert effort to meet their expectations, and they were able to identify available support groups to help them in their studies.

Over a period of time, academic stress among students has increased drastically due to parental expectation and competitive environment among students. This has resulted in having harmful effect to the individual, parents, society and nation at large. These facts require immediate attention; hence, awareness among students, parents and teachers should be created so that preventive measures can be taken to create a friendly and, healthy environment. In order to overcome such issues the counselors and health professionals must take initiative to create awareness among the parents and teachers about their role in fostering a healthy environment. Thus, to save youth from such vulnerable behaviors they should be directed towards creative and constructive activities to enhance their capabilities, interests, aptitudes and encourage them to achieve their goals (Nagle and Sharma, 2018).

Table 2

Item mean rating showing the extent of coping mechanism of the respondents

	\bar{X}	DR
A. Health		
1. I exercise daily	3.61	O
2. I consult medical practitioner if I am not feeling well	3.40	S
3. I adopt a healthy lifestyle such as a balanced diet and quality sleep	3.58	O
4. I use sun/rain protection when walking outside	3.40	S
5. I avoid cigarettes, alcohol, and other harmful substances	3.83	O
Overall	3.56	H
B. Family		
1. I allow expressions of my feelings	3.80	O
2. I listen to my favorite music, have body massage	3.40	S
3. I encourage productive coping such as journaling, creative writing or art work	3.39	S
4. I encourage exploration and open expression of feelings	3.34	S
5. Review dysfunctional family patterns and learn that these patterns can be changed to meet expectations effectively	3.22	S
Overall	3.43	H
C. Financial		
1. Living within one's means; avoiding debt	3.27	S
2. Being spendthrift	2.97	S
3. Setting priorities and limits in spending	3.14	S
4. Identify support group/s who can provide assistance especially friends	3.42	O
5. I seldom go out if I have no classes to avoid additional expenses	3.01	S
Overall	3.16	F
D. Academics		
1. I study hard to pass all my subjects	3.96	O
2. Identify available support groups who can assist in my education	3.63	O
3. I wake up early so I will not be late in class	3.59	O
4. I exert my best effort to meet expectations of my family	3.68	O
5. I do one thing at a time (example: I turn off my phone while studying)	3.59	O
Overall	3.69	H
E. Peers		
1. Encourage socialization to gain new friends	3.85	O
2. I avoid going to crowded places	3.35	S
3. I keep myself busy to divert my attention	3.36	S
4. Being quiet in the presence of other people	3.16	S
5. Allow expression of feelings without losing control of emotions	3.28	S
Overall	3.40	H
As a whole	3.45	H

Descriptive Rating:

	<i>Item Descriptive Rating (DR)</i>	<i>Overall Descriptive rating (DR)</i>
4.21-5.0 -	Always (A)	Very High (VH)
3.41-4.20 -	Often (O)	High (H)
2.61-3.40 -	Sometimes (S)	Fair (F)
1.81-2.60 -	Rarely (R)	Low (L)
1.00-1.80 -	Never (N)	Very Low (VL)

College is a stressful time for many students as they go through the process of adapting to the new educational and social environments. However, it is believed that certain factors may allow some students to succeed academically, such as stress

coping skills. Coping skills are factors that determine how a person responds to a task and how well he succeeds (Pajares, 2002). When an individual has a sense of control over the stressful situation he is more likely to respond to the situation with confidence (Aspinwall & Taylor, 1992).

In turn, academic success is an excellent indicator for the overall well-being of youth and a primary predictor and determinant of adult health outcomes. Leading national education organizations recognize the close relationship between health and education, as well as the need to foster health and well-being within the educational environment for all students (CDC, 2019).

On the other hand, the respondents' extent of coping mechanism on financial is "fair" as revealed by the mean rating of 3.16. This implies that they are far from their relatives who readily help them. However, the respondents were able to identify support groups like friends, who can provide assistance, they tried to live within their means, they also set their priorities and limit their expenses. In identifying and reacting to a stressful situation, knowledge can play a vital role. Types and level of knowledge, in particular, financial knowledge, can affect the perception of stress (e.g., how much stress is perceived) and an estimation of the effect of financial stress (e.g., how much stress is felt), all of which determine the way people handle financially stressful situations and shape characteristics of their reaction (Britt et al., 2016).

As a whole, the level of coping mechanism of the respondents yields a mean rating of 3.45. This means that the respondent level of coping mechanism is "High". Coping mechanisms are the strategies people often use in times of stress and challenges of life to help them manage any painful or difficult emotions. Coping mechanisms can help them adjust to stressful events while helping them maintain their emotional well-being.

Moreover, mature coping skills help them deal with life's difficult challenges in a healthy and productive way. If they do not know how to deal with certain situations, they might only get worse. The right strategy, however, can get them through any situation quickly and with as little pain as possible.

Coping skills also help increase resilience. Resilience refers to how quickly a person is able to recover from a difficult situation, or in other words, how quickly and easily he bounces back after an occurrence like the death of a loved one or another difficult life situation. People who are highly resilient can process difficult experiences by acknowledging their mistakes, learning from the situation, and moving on.

Table 3
Correlation coefficient between the extent of problem and the profile of the respondents

	Health	Family	Financial	Academics	Peers	As a whole
Age	0.010	0.071	0.081	0.008	-0.022	0.038
Sex	-0.021	0.010	0.079	-0.015	0.159	0.060
Civil Status	-0.096	0.036	-0.039	0.003	0.068	-0.003
Religion	-0.218*	-0.055	-0.062	-0.055	-0.039	-0.112
Monthly Family Income	-0.103	-0.162	-0.102	-0.093	-0.168	-0.171
Place of Residence	-0.242*	-0.255*	-0.131	-0.176	-0.153	-0.257*
Educational Attainment	-0.159	-0.141	-0.010	-0.207*	-0.165	-0.186*
Father's Occupation	-0.159	-0.059	-0.021	-0.133	-0.063	-0.117
Mother's Occupation	0.039	-0.170	-0.028	-0.100	-0.091	-0.098
Family Size	-0.134	-0.001	-0.123	-0.101	-0.115	-0.126
Family Type	0.103	-0.068	-0.053	-0.010	-0.063	-0.028

*Correlation is significant at 0.05 level

Coping skills increase resilience because these help people learn how to properly handle negative emotions, panic attacks, and other difficult situations. When one effectively deals with a negative emotion or situation, he also moves on and let go of the negative feelings that are associated with that experience (Williams, 2018).

Table 3 shows that the extent of problems of the respondents is inversely correlated with their socio-demographic profile. This claim is supported by the obtained r-value of -0.257 on place of residence and -0.186 on parent's educational attainment. Analyzing the data in the table, it further revealed that the other components have no significant relationship between the extent of problems and socio-demographic profile of the respondents.

This result implies that those respondents who live outside the university campus tend to be more exposed to different problems than those respondents who are living inside the university dormitory. Furthermore, respondents whose parents with lower educational attainment have more problems than those respondents whose parents have higher educational attainment.

Many large universities require freshmen to live in dormitories on the basis that living on campus leads to better classroom performance and lower drop out incidence. Large universities also provide a number of academic services in

dormitories such as tutoring and student organizations that encourage an environment conducive to learning (Araujo and Murray, 2010).

Parent's education is such a motivating force for a child which paves the way for his/her future. It is an admitted fact that the children of educated parents are more confident, resourceful and experienced than the children whose parents lack education. A characteristic that may affect the value of parental involvement in students' academic achievement is parental educational level. Educated parents help their children in school work activities. Parent's education is a distal indicator indirectly correlated with children education achievements (Muhammad et al., 2015).

Taken singly, religion obtained an inverse correlation (-0.218) on health. This implies that the respondents who do not belong to Hinduism are more exposed to health problems.

Ciencia and Saude Coletiva (2010) mentioned that several investigations indicate that religious involvement is associated with better outcomes for persons who are recovering from physical and mental illness. One recent study of immune system function in a sample of older adults found a weak association between religious-service attendance and immune system status, independent of effects of depression and negative life events. Overall, better physical health status, as measured by a variety of indicators, is moderately associated with higher levels of religious involvement.

An inverse relationship is also seen between the place of residence and health (-0.242) and family (-0.255). This implies that those who live outside the university campus are more prone to health and family problems. Students living outside the university dormitory are living independently and they are not closely monitored by their parents and the university.

A dorm is a gathering place for different tastes, a place where people of different culture come together. So, to establish a safe and attractive environment, there should be mutual respect as a basic principle among those living there. Living in a dorm is stressful. Though students learn coexistence and coping with different people from various cultures over time, still conflicts would occur in dorms. One of the most striking experiences of students' life is sharing a room with a different cultural background. Such new experience requires the students to identify adaptive strategies. Individuals may at first have good feeling of freedom, but not too long they will face with difficulties of dorm life, while living in a group, there is a greater need for flexibility and thus, the privacy becomes less. Sometimes being away from home and feeling homesick would cause impatience and conflict between roommates for no good reason (Barzegar et al., 2015).

Table 4
Relationship between the level of coping mechanism and socio-demographic profile of the respondents

	Health	Family	Financial	Academics	Peers	As a whole
Age	0.053	0.029	0.072	0.048	0.073	0.067
Sex	-0.080	-0.031	-0.006	0.004	0.049	-0.017
Civil Status	-0.044	-0.66	-0.121	-0.077	-0.119	-0.103
Religion	-0.017	0.220*	-0.107	0.101	0.015	0.057
Monthly Family Income	-0.002	0.003	-0.095	-0.046	-0.002	-0.034
Residence	0.025	0.059	-0.030	0.115	0.092	0.067
Educational attainment	-0.033	-0.046	-0.155	-0.119	-0.115	-0.113
Father's occupation	0.084	0.096	-0.037	0.044	0.031	0.055
Mother's occupation	-0.059	-0.083	-0.181*	-0.101	-0.076	-0.120
Family size	-0.073	-0.106	-0.116	-0.114	-0.145	-0.135
Family type	0.024	0.058	-0.038			

*Correlation is significant at 0.05 level

On the other hand, living in a dorm away from home and family, one may at first feel independent. He has to do everything alone without the help from family, but it makes him ready for future life within society.

The overall level of coping mechanism of the respondents as seen in Table 4 is not significantly related with their socio-demographic profile. This is because they are all Indian students and there is consistency in the variables. Good friends can increase resilience and decrease stress encountered at university; friend support plays a protective role with resilience amid an environment of academic stress.

The positive and negative aspects of stress can be visualized on a continuum level. At its best, stress can be a powerful motivator (Rajasekar, 2013) and useful in order for people to protect themselves—the ‘fight or flight’ response (Selye, 1979), meet deadlines, strive towards goals, successfully juggle family life, carve careers, meet other daily demands and pursue higher education (Saleh, 2009). Therefore, stress can help to provide challenge and keeps people from becoming too complacent (Health Advocate, 2009); it allows one to hone his skills and to borrow a colloquialism ‘keep on top of the game’. These positive benefits of stress create what White (2009) refers to as the “optimal performance zone”. In comparison, poor health, deterioration in behavior and attitudes (Schneiderman, Ironson, & Siegel, 2005), poor grades (Linn & Zeppa, 1984) as well as lowered motivation (Agolla & Ongori, 2009) are all examples of too much stress results in distress. A stressor can include environmental, academic, health, financial, psychological or

family issues (Rajasekar, 2013). However, stress is relative based on several factors which include personality (Rajasekar, 2013), biological vulnerabilities (Schneiderman et al., 2005), social support (Bland, Melton, Welle & Bigham, 2012), and stress relieving activities (Ragsdale, Beehr, Grebner, & Han, 2011). In essence, it is the response to the stressor that varies among people (Busari, 2012) and which determines whether the stress will prove to be beneficial or not (Persuad and Persaud, 2015).

However, when taken singly, religion yielded a significant relationship on family as backed up by the obtained r-value of 0.220. This is because each family member does not have the same religion. Hindu is the leading religion of the respondents and this implies that Hindus have better coping mechanism compared to those who are non-Hindus. Religious people believe that their lives are controlled by a higher power or that negative life events happen for a reason or that life events are opportunities for spiritual growth, they may experience life events as less threatening and less stressful. As a result, these positive appraisals may help to protect some religious individuals from depressive symptoms by helping them to perceive negative events as less stressful (Aflakseir and Mahdiyar, 2016).

Further, mother's occupation obtained an inverse correlation on financial as backed up by the r-value of -0.181. This implies that mothers who are not employed have higher coping mechanism on financial aspect. This is because they are more exposed to financial problems and tend to adapt easily to changes than those whose mothers are employed. If meaningful work can be a source of psychological and physical well-being, it follows intuitively that the loss of employment can be detrimental to psychological and physical well-being. In a meta-analysis of research on well-being during unemployment, McKee-Ryan et al. (2005) found more than 100 variables that were correlated with well-being during unemployment which are

Table 5
Relationship between the extent of problems and the level of coping mechanism of the respondents

	Problems on Health	Problems on Family	Problems on Financial	Problems on Academics	Problems on Peers	As a whole
Coping mechanism on health	0.031	0.145	0.146	0.036	0.123	0.130
Coping mechanism on family	-0.027	0.093	0.079	-0.035	0.031	0.039
Coping mechanism on financial	0.165	0.355*	0.264*	0.276*	0.256*	0.357*
Coping mechanism on academics	-0.015	0.016	0.044	-0.138	0.067	-0.007
Coping mechanism on peers	0.069	0.189*	0.215*	0.035	0.202*	0.192*

*Correlation is significant at 0.05 level

grouped under five main categories: work-role centrality, coping resources, cognitive appraisal, coping strategies, and human capital and demographics. The five categories form a constellation of variables that contribute to psychological and physical well-being during unemployment. The more control an unemployed individual feels over his/her environment and emotions, the lower the impact of unemployment on psychological and physical well-being (Mark Baddeley, 2009).

The data on Table 5 revealed that as a whole there is a significant relationship between the extent of problems and level of coping mechanism of the respondents specifically on financial ($r=0.357$) and peers ($r=0.192$). This implies that the respondents who are more often exposed to problems such as financial and problems with their peers have higher level of coping mechanism. It could be due to their ability to surmount problems on finances. While they are away from home, they know how to remedy like borrowing from good friends who understand and trust them. They try to simplify their lives and live within their means. Problems with peers present an opportunity for growth. Exposure to conflict gives an opportunity for people to learn about the real-world situation. It can generate creative solutions. Teaches patterns of behaviour and helps one to set limits. Experience of conflicts makes one resilient and become stronger.

The respondents' lives had not been free of difficulty but they had established a sense of confidence in their ability to overcome obstacles. Their experiences made them stronger and better individuals.

CONCLUSIONS

Majority of the respondents are 18 years old, male, single, Hindu, with monthly family income of Php 4,999.00 and below, live outside the university campus, with parents who are college graduates, with fathers who are professionals and mothers who are non-working, with one sibling and belong to nuclear type of family. The extent of problems encountered by the respondents is described as "Not Serious". The overall level of coping mechanism of the respondents is "high". There is an inverse relationship between the extent of problems and the socio-demographic profile of the respondents. There is no significant relationship between level of coping mechanisms of respondents and their socio-demographic profile. There is a significant relationship between the extent of problems and the level of coping mechanisms specifically on financial and peers.

RECOMMENDATIONS

Counselling should be conducted to BSCHM International students who are exposed to different problems. To improve further the high level of coping mechanism of the BSCHM students, they should build good relations with other

people since they are away from their homes and relatives, to support and understand them especially when problems or needs arise. The university especially the guidance office should come out with activities for students who are exposed to problems to improve their coping mechanisms. Further study with wider scope should be conducted to explore the extent of problems and coping mechanisms of the International students.

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