



Mental, physical, environmental, and financial challenges of students: do challenges and demographic profile affect students' perceived hope?

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ABSTRACT

Studying in a university is one of the most difficult stages in an individual's professional and personal development. During this stage, the individual experiences myriads of challenges including environmental challenges, financial constraints, mental problems and physical stress. The study is conducted to determine the physical, mental, financial and environmental challenges by the students in the University. The population of the study were 1,199 students' university students at a higher education institution from the Philippines. The demographic profile questionnaire was initially utilized. After which, the respondents were asked to identify their challenges using a researcher-developed survey questionnaire. The hopelessness questionnaire used in the study was extracted from a standardized compendium of assessment tools. The respondents' profiles show that the majority were female and were not beneficiaries of the *Pantawid Pamilyang Pilipino Program (4Ps)*. Majority were full time students and many of them came from a family with monthly income less than P12,082.00. Students were found to have high levels of physical challenges and exhaustion at school, were moderately mentally challenged, and have moderate level of financial and environmental challenges. They have a moderate level of financial challenges and moderate level of environmental challenges. Kendall's Tau-B indicated no relationship between the profile of the respondents and the challenges they experienced. Students profile (p-value) in terms of sex, 4Ps, employment status and monthly financial income, respectively for the following challenges experienced: Physical= 0.239; 0.749; 0.462; 0.992, respectively; Mental= 0.878; 0.800; 0.680; 0.576, respectively; Financial= 0.519; 0.323; 0.166; 0.067, respectively; and Environmental = 0.776; 0.492; 0.661; 0.449, respectively. The results of the hopelessness questionnaire indicate that the majority of the students manifested a moderate level of hopelessness. It can be concluded that the physical, mental, environmental and financial challenges of students experienced by students have no relationship with their sociodemographic status but these challenges moderately affected their hope. The data on this present study suggested a need for an intervention to facilitate the struggles of the students in the academe and help them strive to finish their chosen degree.

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Introduction

Students are the primary stakeholders in universities, which exist to cater to their needs by providing degrees that lead to desired professions. Ultimately, the goal of universities is to bring society into greater heights. According to Scott (2006), societal transformation is the ultimate mission of universities. However, this goal is difficult to achieve.

Due to many physiological, environmental, physical, mental, and financial constraints, many individuals are unable to enter higher education institutions. Some individuals who are able to go in are unable to go out, or graduate, due to several overlapping reasons. Some students are unable to graduate due to difficulty in sustaining their needs. Ideally students should choose to remain at the university (Nienwoudt & Pedler, 2023), however despite the willpower to remain, many reasons compel them to leave.

According to Gennrich and Dison (2018), students struggle to find voice in academic matters. If students are unable to speak out their challenges, these critical concerns will never be addressed. The financial, physical, mental and environmental challenges faced by students must be fully understood so that proper intervention can be designed to address them. These challenges can make or break the future, the career, and the destiny of the students. The administrators and concerned faculty and personnel have critical responsibility to ensure that students' concerns are met and proper solutions are provided.

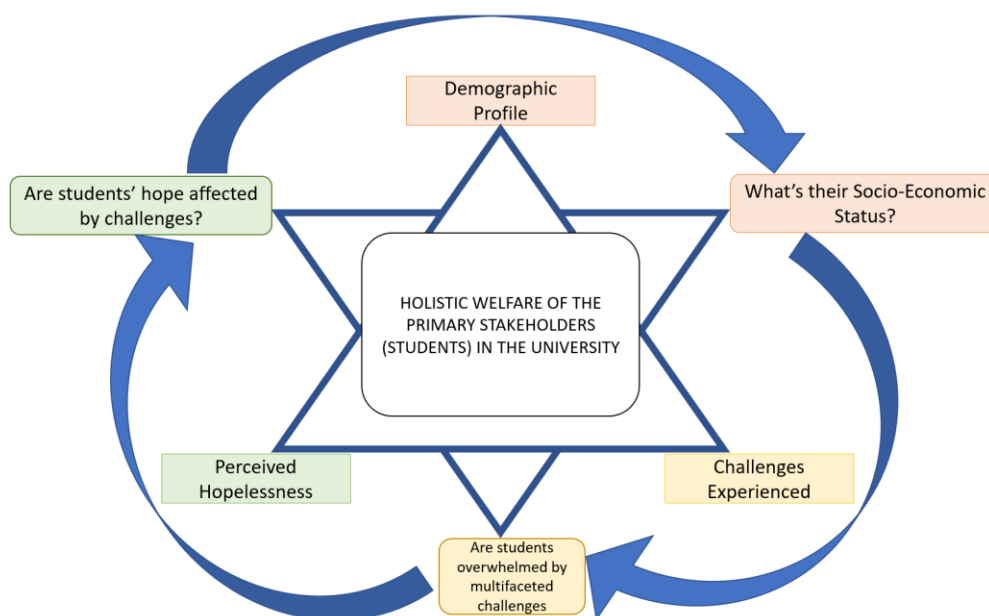
The severe physical, financial, environmental and mental challenges faced by the students can be factors of their hopelessness. According to Lima et al. (2021), high mean scores of hopelessness were observed in students who did not attend their desired course and with reports of insecurity about their professional future. These students also have suicidal ideation. Students with social problem-solving deficits are also found to be linked with hopelessness, depression and suicidal risk (D'Zurilla et al., 1998). This means that if students encounter any related social problems while studying in the university, they are at risk of hopelessness, depression and suicide. Unless administrators and concerned personnel become aware of the severity of challenges faced by students, these concerns will be taken for granted. It is in this light that the study is conceptualized. Understanding the challenges of students would give administrators and concerned personnel effective strategies to improve student welfare leading to the success of their chosen career.

This study, therefore, aimed to determine myriads of challenges experienced by students in the university and how this is related to their socio-demographic status and their perceived hope. Specifically, it focused on the following objectives: (1) determine the demographic profile of the respondents; (2) determine the financial, environmental, mental, and physical challenges experienced by the students amidst the COVID-19 pandemic; (3)

discover the relationship between students' challenges and the demographic profile; and (4) determine the level of perceived hopelessness of the respondents

Figure 1.

The Theoretical and Conceptual Framework of the Study



The theoretical and conceptual framework of the study tells us the critical intertwining factors to address the holistic welfare of the primary stakeholders of the university, the students. Demographic profiles can be used to analyze certain issues experienced by students.

In the study of Bonaldo and Pereira (2016), they investigated the dropouts in university students in Brazil by studying the demographic profile of the students. In this present study, the profile gathered includes sex, year level, recipient of 4Ps, working status, and family monthly income. The challenges of students ought to be investigated to know their struggles and help in finding solutions to reduce the burdens they carry in their academic journey.

According to Terenzini and Pascarella (1998), the implication of these four forces and their confluence in higher education are critical because they significantly impact the life of university students. These include the changing student population, the increasing importance of the academe, the shrinking financial support and the rise of information technology.

These four forces mentioned were integrated in the theoretical framework of the present study by delving into the environmental, mental, financial and physical challenges experienced by university students. The demographic information of the students and the challenges they have experienced were triangulated with the perceived hope they feel in their academic journey. According to Bryce and Frasher (2022), students hope positively predicted students' feelings on school connectedness. In other words, their perceived challenges are

associated and are consistent with their quantitative perceptions of hope and the positive aspects of their life. Knowing the challenges encountered by these students lead to potential solutions to address these challenges further leading into the final ideal outcome, the holistic welfare of the students.

Methodology

Population and Sampling Procedure

The population of this study were the college students enrolled during the second semester of the academic year 2022 to 2023 at a Higher Education Institution in the Philippines that has a total population of 2,386. The sampling procedure used in this study is complete enumeration and the selection of respondents was through the following criteria: (1) students enrolled during the second-semester academic year 2022 to 2023; (2) able to read, write, and communicate (including differently abled students and students with cognitive challenges); and (3) are willing to participate in the present study. On the other hand, the following were the respondents' exclusion criteria: (1) they were absent during data collection; and/or (2) they were unable or unwilling to participate. A total of 1,199 students participated in the first phase. Though the study attempted total enumeration, not all respondents were willing or were not available to participate.

Data Collection Tools

The following were utilized in the study, which are as follows:

1. **Demographic Profile Questionnaire** - The profile gathered includes sex, year level, recipient of 4Ps, working status, and family monthly income.
2. **Challenges Questionnaire** - The researchers developed this survey questionnaire with 4 sub-domains: financial, environmental, mental, and physical challenges. Content and face validation were conducted by Psychometricians and social scientists (n=6). Validation results showed that the questionnaire is highly valid (validity score = 4.44). Further, to test the instrument's reliability, pilot testing on 30 students from public higher education randomly selected using the fishbowl method. Using Cronbach Alpha, the following were the results: (a) financial challenges items have a Cronbach Alpha value of 0.688; (b) environmental challenges items have a Cronbach Alpha value of 0.777; (c) mental challenges items have a Cronbach Alpha value of 0.686.
3. **Hopelessness Questionnaire** - This questionnaire was extracted from the compendium of assessment tools by Dahlberg et al. (2005). The items taken from the compendium were modified to fit the theme of the present study. In this questionnaire, there are six items on hopelessness, including students' observation of whether they have enough time to finish the things they want to do, perception of either bad or good

things in the future, whether they are happy in their present condition, and if they perceive they cannot get what they want. Items 1, 3, and 5 were reversely coded. Responses were 1 (strongly disagree) to 4 (strongly agree), with a higher score indicating more hopelessness.

Data Analysis

The data gathered to answer the specific objectives were analyzed using the methods below

1. **Demographic profile** - Percentage and frequency counts were used to present the demographic profile of the respondents.
2. **Level of Challenges Experienced** - The mean of the total score was computed in each domain (financial, environmental, mental, and physical) and interpreted as shown in Table 1 below. Also, frequency count and percentage were calculated to show how many students experienced “no to very high challenges” along with the four domains.

Table 1.

Descriptive Equivalent of Level of Challenges Experienced

Total Scores	Level of Challenges
21-25	Very High
16-20	High
11-15	Moderate
6-10	Low
1-5	Very Low
0/NA	Not Applicable

Further, the median score was used to interpret the respondents' responses based on the items for each challenge, using the table below.

Table 2.

Respondents' Responses on Challenged Experienced

Responses	Descriptive Equivalent
5	Strongly Agree
4	Agree
3	Neither Agree nor Disagree
2	Disagree
1	Strongly Disagree
0	Not Applicable

3. **Level of Hopelessness** - Shown in Table 2 is the inter Also, frequency count and percentage were computed to present the number of students who experienced no to high hopelessness.

Table 3.

Descriptive Equivalent of the level of Hopelessness

Total Score	Level of Hopelessness
19-24	Highly Hopeless
13-18	Moderately Hopeless
7-12	Slightly Hopeless
1-6	Not Hopeless

Further, median scores were computed to present the responses based on the items in the Hopelessness Test.

Table 4.

Descriptive Equivalent of the Responses of Respondents on the Items of Hopelessness Test

	Students Responses
4	Strongly Agree
3	Agree
2	Disagree
1	Strongly Disagree

4. **Relationship between students' challenges and demographic profile** - A statistical tool using Kendall Tau-B was computed to test the relationship between students' challenges and demographic profile. The profile of the respondents were coded as follows, for the sex (male=1, female=2), 4 Ps Beneficiary (No=1, Yes=2), Employment Status (working student = 2, not working student =1), family monthly income (less than 12,082=1, between 12,082 and 24,164 =2, between 24,164 and 48,328 = 3, between 48,328 and 84, 578 = 4, between 84,578 and 144,984 = 5, between 144, 984 and 241,640 = 6, and 241, 640 and above =7.)

Ethical Approval

All participants were given oral and written information about the research protocol and were furnished with written consent to take part in the study. The study protocol was approved by the Don Mariano Marcos Memorial State University, Philippines Research Ethics Committee (a Philippine Health Research Ethics Board Accredited Body) with RETC code: 2022-260-Bible-Based Prayers-Aban.

Results and Discussion

A. Profile of the Respondents

The first objective of this study is to determine the profile of the respondents based on several characteristics (see Table 5). These characteristics include gender (male or female), participation in the Philippine Government's *Pantawid Pamilyang Pilipino Program* (4Ps), which provides conditional cash transfers to poor households, student employment status (whether they are working students or full-time scholars), and their family's monthly income.

The respondents' profile shows that the majority were female, 67.46%, 78.83% were not beneficiaries of 4Ps, 75.33% were full-time students, and 75.02 % had a family monthly income of less than 12,082.

Table 5.
Profile of the Respondents

Profile	Frequency	Percentage
Sex		
Female	788	67.46
Male	380	32.54
Total (N)	1168	
4 Ps Beneficiary		
No	905	78.83
Yes	243	21.17
Total (N)	1148	
Student Employment Status		
Full-Time Student	858	75.33
Working Student	281	24.67
Total (N)	1139	
Family Monthly Income		
Less than 12,082	796	75.02
Between 12,082 and 24, 328	175	16.49
Between 24,164 and 48,328	58	5.47
Between 48,328 and 84,578	21	1.99
Between 84,578 and 144, 984	9	0.85
Between 144,984 and 241,640	1	0.09
241, 640, and above	1	0.09
Total (N)	1061	

The present study shows diversity in the socio-demographic profile of the student respondents. There was diversity in terms of sex, 4Ps status, student employment status, and monthly family income of the students. Though student diversity is evident, it can also be noted that majority of students belong to poor families. According to Stewart et al. (2009), poverty and low income was a consistent predictor of measures of isolation. This observation appear

to be divergent to the result of the present study. Since majority of the students came from poor families, it can imply that they relate to each student's situation creating a resilient force to survive in the university. Erberber et al. (2015) called this phenomenon *academic resilience*. This happens when students, despite coming from socioeconomically disadvantaged background, become academically successful.

Wale (2023) pointed out that socio-demographic diversity works in higher education by ensuring that academic leaders present successful policies and strategies. There are existing models and theories that serve as guides to understand the development of diverse higher education students in an attempt to give greater voice to students who are not part of the dominant culture (Cuyjet & Howard-Hamilton, 2023).

Due to socio-demographic diversity, Bhopal (2023) suggested the need to address inequalities. Higher education institutions ought to consider how they can empower equality and diversity in order to instigate real improvement in higher education institutions.

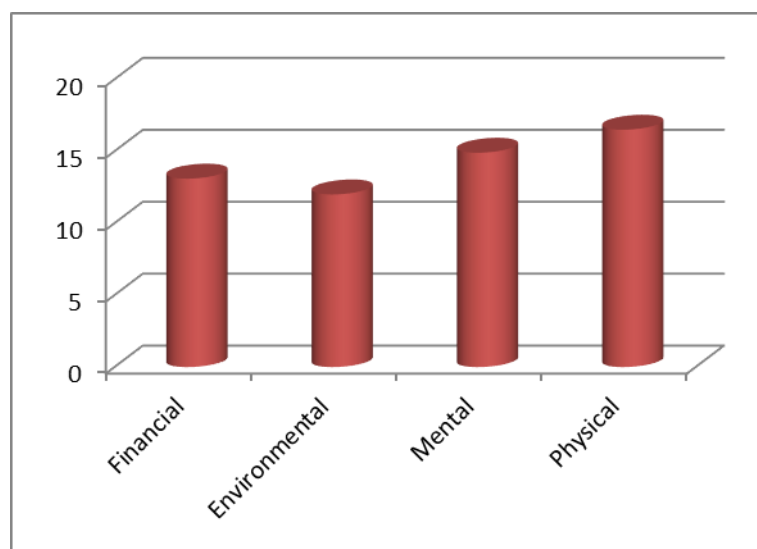
Therefore, it is necessary to present the existing socio-demographic profile of the students to analyze how their demographic profile is potentially affected by various factors such as environmental, financial, mental and physical challenges that affect their well-being as they continue to endure the difficult journey in life as students in the academe.

B. Challenges Experienced

The second objective of this study is to determine the challenges experienced by the students along with financial, environmental, mental, and physical.

Figure 2.

The Level of Challenges Experienced by Students



The bar graph (Figure 2) shows the mean of the total scores of the different domains of challenges experienced by students. The highest is a physical challenge, with a mean total score of 16.5, which means a high level of challenge experienced. Out of the 1,199 students who answered the questionnaire, 20.3% (243) experienced very high, 38.9% (466) high, 31.5% (378) moderate, 7.5% (90) low, and 1.8% (22) very low level of physical challenge, respectively.

According to Mosleh et al. (2022), the sudden shift from online learning because of COVID-19 negatively affected students' physical and mental health. As academic learning transitioned back to face-to-face learning, higher education students appear to have greater physical fatigue levels due to former home confinement stress that they have experienced. Similar physical challenge in the form of fatigue was experienced by Chinese students in post COVID-19 era (Liu et al., 2021). Having a high level of physical challenge means students experience physical exhaustion due to school activities, lack of rest and sleep, skipped meals to cope with school activities, feeling sick and unhealthy at school, and struggling to keep a healthy lifestyle. The students' responses on each item of the physical challenge are shown in Table 6.

Table 6.

Responses of Students on Physical Challenges Experienced

Items	Median	Descriptive Equivalent
A. I am physically stressed due to many school activities.	4	Agree
B. I experienced a lack of rest and sleep.	4	Agree
C. I skip meals to cope with many school activities	3	Neither Agree nor Disagree
D. I tend to feel sickly and unhealthy at school.	3	Neither Agree nor Disagree
E. I struggle to keep a healthy lifestyle.	3	Neither Agree nor Disagree

As seen in Table 6, students experienced physical stress due to many school activities. Students also perceived to experience a lack of rest and sleep causing them to be physically stressed. According to Rezaei et al. (2020), there is an association between sleep quality and quality of life among students. They found out that lack of sleep can affect health and interpersonal skills and the overall quality of life of college students. On the other hand, according to the study of Stock et al. (2020), sleep extension is feasible in college students. Results of their study demonstrated that sleep extension positively impact physical health of students. The academic environment poses a unique set of physical demands on students, which can profoundly affect their overall well-being and academic achievement.

Mental challenges ranked as the second most difficult experience, with students experiencing a moderate level of mental challenge, indicated by a mean total score of 14.9.

Among the students who answered the questionnaire, 7% (84) experienced very high levels of challenge, 41.3% (495) high levels, 36.5% (438) moderate levels, 13.2% (158) low levels, and 2% (24) very low levels. Moderate difficulty in the mental aspect means that, on average, students struggle to comprehend lessons, experience mental stress due to piled-up school activities, have difficulty understanding teachers' lectures, and face challenges in submitting school assignments and requirements. Responses of students per item are shown in Table 7 below.

Table 7.
Responses of Students on Mental Challenges Experienced

Items	Median	Descriptive Equivalent
A. I find it difficult to comprehend our lessons at school	3	Neither Agree nor Disagree
B. I experience mental stress due to many school activities.	4	Agree
C. I find it difficult to comprehend my instructor's lecture.	3	Neither Agree nor Disagree
D. I tend to fail in tests and other assessments.	3	Neither Agree nor Disagree
E. I struggle to submit necessary outputs on time.	3	Neither Agree nor Disagree

The responses of students on their perceived mental challenges experienced is presented in Table 7. It can be observed in their responses that they experience mental stress due to many school activities. This implies that the tremendous school activities that students ought to do contributed to both physical and mental stress. The study of Subramani and Kadhiravan (2017) found that academic stress had significant relationship with the mental health of students. Zhu et al. (2021) showed that academic stress directly predicted anxiety and depression. They further discovered that the academic stress experienced by students can be lessened by allowing engagement in health-related behaviors such as physical activity and sleep.

In a nutshell, experiencing difficulty in the cognitive aspect of a person can impact an individual's ability to think, process information, regulate emotion, and perform daily activities.

Third in rank on challenges experienced is financial difficulties, on a moderate level, mean total score of 13.1. In response to the survey, 5.4% (65) of the students reported very high levels of challenge, followed by 26.6% (319) high levels, 38% (456) moderate levels, 23.9% (287) low levels, and 6% (72) very low levels. A moderate level of financial challenge means the family sometimes faces financial difficulties. The breadwinner occasionally struggles to meet basic and educational needs, leading to extra challenges for working students. Additionally,

essential learning tools like laptops are sometimes unavailable. Specific responses of the respondents to financial challenges are reflected in Table 8.

Table 8.
Responses of Students on Financial Challenges Experienced

Items	Median	Descriptive Equivalent
My family is experiencing financial problems	4	Agree
My family's breadwinner is having difficulty supporting us financially.	3	Neither Agree Nor Disagree
I am having difficulty as a working student.	1	Strongly Disagree
I don't have enough money to sustain my studies.	3	Neither Agree nor Disagree
I don't have a laptop or any gadgets to use	2	Disagree

It can be gleaned from the table that majority of the students perceived that they have experienced financial problems. It must be noted that the respondents in this study were from a state university. Based on their profile, 75.02% have less than twelve thousand eighty-two family monthly income. According to the discussion paper of Albert and Vizmanos (2018), those with a monthly income of nineteen thousand and forty pesos and below belong to those from low-income to poor earners. Daud et al. (2018) investigated students' financial problems in higher education institutions. Results of their study confirmed that majority of their student respondents suffered from financial constraints because their family have limited financial income and because of high cost of living. In a different perspective, it can also be speculated that student financial problem is not only due to low family monthly. The study of Masud et al. (2004) pointed out that unusual financial behavior can be a huge problem to university students. In these cases, student financial education is needed. Meanwhile, the findings in the study of Falahati and Hj. Paim (2012) indicated that gender significantly moderated the effect of financial attitude as well as secondary socialization agents on financial difficulties experienced by students. In short, financial challenges experienced by students have many façade. Its complexity make it difficult to solve. At the very least, it is crucial to explore financial management practices to address a number of financial problem experienced by university students (Azer and Mohamad, 2018).

Lastly, the fourth domain is focused on environmental challenges, mean total score of 12, a moderate level. 4.4% (53) of the students who responded to the questionnaire reported very high levels of challenge, followed by 16.5% (198) high levels, 39.3% (471) moderate levels, 33.1% (367) low levels, and 6.6% (79) very low levels.

Individuals experienced a moderate level of environmental challenges, which means they often felt a lack of love and support from their parents, faced unstable family relationships,

dealt with distractions from other family responsibilities, endured noisy working environments, and were affected by the use of social media and online games. Table 9 below shows the responses of the participants on environmental challenges.

These responses signify what the students feel about their parents, about family relationships, negative distractions and issues in their surroundings. Moreover, these items also indicate how students are distracted by social media and online games.

Table 9.

Responses of Students on Environmental Challenges Experienced

Items	Median	Descriptive Equivalent
A. I can feel that my parents do not love and support me in my undertakings	1	Strongly Disagree
B. I feel bad or sad that I have an unstable family relationship.	2	Disagree
C. I experience distractions due to other family responsibilities	2	Disagree
D. I experience a noisy working environment at home	3	Neither Agree nor Disagree
E. I am distracted by social media and/or online games	3	Neither Agree nor Disagree

Table 9 presents the responses of students on environmental challenges that they have experienced. It is evident that students seem to be contented with the love and support that their family is showing them. Most students also perceive a stable family relationship and they experience few distractions due to other family responsibilities. However, it can be observed that few students experience a noisy working environment and some are distracted by social media and online games. Lundquist et al. (2000) proved that the existing sound in the environment obstructed students' schoolwork. Tristan Hernandez et al. (2016) also emphasized that noise conditions affect daily activities of university students. It is clear that a noisy environment has severe consequences on students' learning quality (Woolner and Hall, 2010; Servilha and Delatti, 2014).

C. Relationship Between Challenges Experienced and Students' Profile

The third objective of this study is to determine the relationship between the profile of the respondents (sex, 4Ps beneficiary, employment status, and family monthly income) and the challenges experienced.

Table 10.
Correlation Matrix Between Profile and Challenges Experienced

		Sex	4Ps	Employment Status	Monthly Financial Income
Physical	p-value	0.239	0.749	0.462	0.992
	Kendall's Tau B	0.029	0.008	-0.018	0.000
Mental	p-value	0.878	0.800	0.680	0.576
	Kendall's Tau B	0.004	0.006	-0.010	0.014
Financial	p-value	0.519	0.323	0.166	0.067
	Kendall's Tau B	0.016	-0.024	-0.034	-0.046
Environmental	p-value	0.776	0.492	0.661	0.449
	Kendall's Tau B	0.007	0.017	0.011	-0.019

Note. * p < .05, ** p < .01, *** p < .001

The Correlation Matrix Between Profile and Challenges Experienced is presented in Table 10. Using Kendall's Tau-B, results indicated no relationship between the profile of the respondents and the challenges they experienced. In relation to this present result, some literature suggest that socio-demographic profile greatly influence students' motivation (Hovdhaugen and Wiers-Jenssen, 2023), environment (Li and Zhou, 2023) their competencies (Simovic et al., 2023) and even stress factors (Schneider-Matyka et al., 2023). In this present study, the different profiles of the respondents seemed to have no correlation to different challenges that they have experienced.

Whether the respondent is a male or a female, both sexes experienced similar intensities in various physical, mental, financial and environmental challenges. Despite these results, literature shows that the impact of these various stressors varies for male versus female students. In the study of Gao et al. (2020), anxiety turned out to be the most prevalent and serious issue especially for female students.

Moreover, regardless if the students were members of 4Ps or not, both categories experience different physical, mental, financial and environmental challenges. Contrariwise, the study of Al Mamun et al. (2021) emphasized that students that are financially challenged have severe symptoms of depression, anxiety and stress.

The present study also describes no significant relationship between employment status of students' breadwinners as well as monthly financial income versus the different challenges they have experienced. Data showed that regardless of the employment status of their parents or breadwinners, all students have similar physical, mental, financial and environmental challenges experienced. In the study of Mamun et al. (2022), although there

were no significant differences in depression, anxiety and stress among gender, there was a risk factor for depression such as students coming from lower class families. In addition, according to the study of Sheldon et al. (2021), childhood adversity, baseline mental health problems and financial difficulties significantly predicted suicide-related outcomes of students.

D. Level of Perceived Hopelessness

The fourth objective of this study is to determine the level of hopelessness. Individuals who have moderate to high levels of hopelessness were invited to participate in an intervention program. Results showed that 52.1% (612) manifested a moderate level of hopelessness, 47.1% (553) slight level of hopelessness, and 0.9% (10) not hopeless. Participants' responses in each of the indicators are seen in Table 11 below. The items in the hopelessness test inquire whether the respondents have enough time to finish the things they really want to do. It also asks if they see good or bad things ahead.

Moreover, it inquires if they are having fun while studying or only when they already have gotten their desired degree. In general, it investigates whether the students have more good times than bad times or if they think there is no use of getting something because they would not probably get it anyhow.

Table 11.
Respondents' Responses in the Hopelessness Test

Items	Median Score	Descriptive Equivalent
1. I have enough time to finish the things I really want to do. (reverse code)	2	Disagree
2. All I can see ahead of me are bad things, not good things.	2	Disagree
3. When I graduate, I think I will be happier than I am now. (reverse code)	2	Disagree
4. I don't think I will have any real fun when I finish my studies.	2	Disagree
5. I will have more good times than bad times. (reverse code)	2	Disagree
6. There's no use in really trying to get something I want because I probably won't get it.	2	Disagree

The respondents' responses on the hopelessness test as seen in Table 11 showed that there were few students perceived to be hopeless in terms of seeing bad things instead of good things ahead of them, not having real fun in their students, and those thinking that they will have more bad times rather than good times. This implies that majority of the students appear to be hopeful based on the hopelessness test.

In the study of Mychailyszyn (2012), school-based interventions for anxious and depressed youth hold considerable promise, however, these services still need to be optimized. Ciarrhochi and Scott (2007) used aspects of emotional competence to protect stakeholders from stress, anxiety, and depression. They said that when emotions are difficult to identify, describe and predict, anxiety increases. Many stakeholders are having difficulties with work-related problems thus suffering from anxiety, depression, and significant suicide risks. The need for career counselors to be trained holistically in order to deal with these psychological problems of these vulnerable stakeholders (Popadiuk, 2012). We see from these above-mentioned guidance and counseling efforts that although promising, there is still a huge gap to be addressed because depression and hopelessness continues to exist and is becoming more prevalent especially when stakeholders are exposed to a bigger and wider global issue. There must be a more effective way to address such issues associated with hopelessness, and this is the very reason why this research is implemented.

Conclusion

Based on the significant findings in the study, it can be concluded that students having high levels of physical challenge means they experience physical exhaustion due to school activities, lack of rest and sleep, skipping meals to cope with school activities, feeling sick and unhealthy at school, and struggling to keep a healthy lifestyle. Students also have moderate difficulty in the mental aspect which means on average, the students struggle to comprehend lessons and they experience mental issues because of piled-up school requirements. Some of them also perceived difficulties in coping with teachers' lectures and struggles in submitting their required homework. Students were found to have moderate financial challenges. Their breadwinner sometimes struggles to meet basic needs causing some students to work while studying. Some students have problems due to unavailability of ICT tools for learning such as cellphone and laptop. In terms of environmental challenges, students were found to be moderately challenged. Some students face unstable family relationships, some perceive there is lack of love within the family. Some students are distracted with family responsibilities and a noisy work environment. Others are disturbed by social media and online games.

It was also discovered in the present study that none of the given challenges are a relationship on the profile of the respondents. This means whatever the socio-demographic status of the students, they are all affected by financial, physical, environmental and mental challenges in the university. Finally, the results of the assessment of the perceived level of hopelessness of students show that the majority of the students are moderately hopeless. Since hopelessness is the proximal risk of suicide, it is recommended that these students be subjected to an intervention to help them cope with these challenges that they experience and guide them to successfully complete their chosen career while keeping their holistic welfare positive.

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