

Economic Difficulty and Coping Strategies of Low Income Faculty Members as Related to their Teaching Performance

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Abstract - *This study ascertained the relationship between difficulties and coping strategies as related to teaching performance of West Visayas State University-Janiuay Campus (WVSU-JC) faculty for the School Year 2014-2015. The survey-correlational method was used with teaching performance as dependent variables, experienced economic difficulties as the independent variable, and coping strategy as moderator variable. The participants in the study were the 52 faculty who were selected through purposive sampling. Data were gathered through a researcher-made questionnaire-checklist and Faculty Performance Evaluation System. The statistical tools used were frequency count, rank, mean, standard deviation, and Pearson's Product-Moment Coefficient of Correlation. All statistical computations were availed of through the Statistical Package for the Social Sciences (SPSS) software. Results revealed that the top economic difficulty experienced by faculty was limited cash. The topmost coping strategy employed by faculty was buying only basic foods or things for household. The faculty also experienced economic difficulty to a "moderate extent." Nevertheless, the performance of the faculty was found to be "outstanding." Teachers were affected by such financial crisis. However, despite their experienced economic difficulties, as major agents for change, they performed their best for the improvement of quality education. No significant relationships existed between coping strategies and teaching performance of faculty.*

Keywords: *coping strategy, economic difficulty, teaching performance*

INTRODUCTION

The close of the second millennium is marked with several events that, for one reason or another, can be considered significant to the country. These events were either favorable or unfavorable, depending upon their implications to the national economy, and thus, to the economy's consequent social impact.

Teachers, who constitute the bulk of those employed in the education sector of the country, whether employed under the Department of Education (DepEd) or under the Commission on Higher Education (CHED) are similarly affected by the economic deficiency as the workers and employees of other sectors. The researcher, employed for almost five years in the Department of Education and now a college instructor, has observed firsthand the financial difficulties and problems of other faculty in the university. The teachers' financial difficulties could be deduced in their frequent leaves of absence in order to follow up loan applications and other related activities in order to meet their financial needs. There

is a strong possibility, therefore, that this situation may adversely affect their functions, particularly in the delivery of knowledge to their students.

University instructors/professors are not exempted from this sad reality. Their low salaries that, in normal times, were barely enough to make both ends meet are now way below the adequacy level to meet their financial requirements and obligations. Expectedly, teachers are forced to find other means or financial sources in order to compensate for this lack [1].

It has been mentioned that the conflict between equity and efficiency is probably the biggest socio-economic trade off, and it plagues the various dimensions of social policies.

According to Gregorio [2], The Magna Carta For Public School Teachers was approved by the Congress to improve the social and economic status of the public school teachers. However, the present and the past administrations have failed to provide the teachers the proper compensation and benefits that

should be given to them. Based on the report of the Confederation of Independent Unions in Public Sector [3] to illustrate the Salary Standardization Law failed to rationalize the pay scale of the government workers. In the same way, a full implementation of Article XIV, Section 5, sub-section 1 & 5 of the Constitution[4], states that, the State shall assign the highest budgetary priority to education and ensure that teaching will attract and retain its rightful share of the best available talents through adequate remuneration and other means of job satisfaction and fulfilment.

Harbison and Myers [5] explained that, to the highly committed, positively oriented, and highly motivated teachers, education for life adjustment or education for enhancement of the freedom, dignity, and worth of man are legitimate goals, but they express only in part the aspirations of modern societies.

The WVSU-JC has a mission to produce globally competitive life-long learners and a vision to be one of the top universities in Southeast Asia and to live with its core values: service, harmony, and excellence. Hence, the faculty members strive to live within the expectations of the society to achieve its mission, vision and objectives. On the contrary, members of the faculty are facing challenges that may hinder to fulfill the said university's mission, vision and objectives. One of the problems that the researcher observed was the status on the economic difficulty of the faculty. With this, the faculty members are determined to overcome these challenges because they wanted to have professional growth and promotion in academic rank. In addition, the administration strongly motivated the faculty to be outstanding in their teaching performance for it affects the university's performance in the Licensure Examination for Teachers (LET), employability rate of graduates and the accreditation level of the different degrees programs offered by the University. In view of the concerning effects of the economic crisis on teachers, the researcher found it important to consider this matter which has some serious implications to the quality of higher education being delivered to college students. Along this line, the researcher considered it worthwhile to investigate what economic difficulties are experienced by West Visayas State University-Janiuay Campus (WVSU-JC) faculty and to what extent do teachers cope with economic difficulty. It was also considered worthwhile to look into the mechanisms or measures

adapted by college instructors/professors in coping with economic crises. For the attainment of these goals, this study was conducted.

Further, this study is significant to the CHED and State Universities and Colleges officials of Higher Education Institutions to establish policies and guidelines to improve the status of teachers. Also, results of the study can be a good basis for policy-making of the Universities and Colleges through in-depth analysis of the current situations, issues and concerns of teachers.

OBJECTIVES OF THE STUDY

This study sought to find out the economic difficulty and the coping strategies as related to teaching performance of WVSU-JC faculty. Specifically, this study aimed to determine the economic difficulties experienced by WVSU-JC faculty; to determine the coping strategies employed by WVSU-JC faculty who experienced economic difficulty; to what extent does the WVSU-JC faculty cope with economic difficulty; to determine the teaching performance of WVSU-JC faculty who experienced economic difficulty; and to test the significant relationships between coping strategies and teaching performance of WVSU-JC faculty.

Ho: There are no significant relationships between coping strategies and teaching performance of WVSU-JC faculty.

METHODS

This study was conducted to determine the forms of economic difficulty, coping strategies, and teaching performance of WVSU-JC faculty.

The survey-correlational method of research was employed in the study. According to Gay [6], the descriptive method of research involves collecting data to answer questions concerning the current status of the subject under study.

The participants of the study were the fifty-two (52) regular faculty members of West Visayas State University- Janiuay Campus chosen through purposive sampling method. They were chosen on the basis of the following criteria: those with children studying in college; those with children in college and the spouse/s has/have no fixed income or no work at all; those who are breadwinners of the family; and those whose monthly take home pay is P7,000.00 and below.

The independent variable is the economic difficulty, the moderator variable is the coping strategies, and the dependent variable is the teaching performance. The data were gathered using a questionnaire-checklist for the economic difficulty and coping strategies, while the teaching performance was gathered through the use of the standardized Faculty Performance Evaluation System (FPES) rated by the students, peers, supervisor, and self.

The data gathering instrument was made of questionnaire-checklist which was content validated by the three jurors who specialized in social science and economics subjects and pilot tested. Similarly, descriptive data were analyzed through frequency counts, percentages, rank, and mean. For inferential data, Pearson's r was used set at .05 alpha level of significance.

The given scale was used to interpret the results of the data gathered: 3.67 – 5.00: Frequently used coping strategy (FU)/High extent (HE); 2.34 – 3.66: Moderately used coping strategy (MU)/Moderate extent (ME); and 1.00 – 2.33: Seldom used coping strategy (SU) /Slight Extent (SE).

The given scale was used to interpret the result of teaching performance of the respondents: 4.21 - 5.00: Outstanding; 3.41 - 4.20: Very Satisfactory; 2.61 - 3.40: Satisfactory; 1.81 - 2.60: Unsatisfactory; and 1.00 - 1.80: Poor.

RESULTS AND DISCUSSION

This section describes the economic difficulties, coping strategies, extent of coping strategies, and teaching performance of WVSU-JC faculty. Mean, standard deviation, frequency counts, and ranks were utilized.

Economic Crisis Experienced by Teachers

To determine the economic difficulties experienced by the participants, the researcher obtained the frequency count and rank.

Data in Table 1 indicate that the most predominant economic difficulties experienced by faculty are the following with the corresponding frequency and rank.

The results show that all faculty had experienced having limited cash and almost one-third (1/3) of the respondents experienced inability to pay credit loans, mortgage, and amortizations. However, majority of the faculty had not experienced inability to pay tuition and other miscellaneous fees of children in school; inability to enroll children in any two-year course; inability to pay monthly/regular contribution; inability to pay electric and water bills; inability to pay water bills; inability to enroll children in any four-year course; and inability to buy goods, groceries, clothing, etc.

The results of this study upheld the statement of Tinio (2008), chairperson of the Alliance of Concerned Teachers (ACT) that teachers and their families are reeling from the steep increase in the cost of living brought about by the rice price crisis and the hike in energy cost.

Responses likewise appeared to strengthen the idea of Tidles [7], that teachers' salaries are not competitive with those in other professions of equal or less education and responsibility. Traditionally, teachers are among the lowest paid of all the educated professions. Teachers' salaries lag behind those of comparably educated people in other fields.

Table 1. *Economic Difficulty Experienced by Faculty*

Item	F	%	Rank
1. limited cash	52	100	1
2. inability to pay credit loans, mortgage, and amortizations	17	32.70	2
3. inability to pay tuition and other miscellaneous fees of children in school	8	15.40	3
4. inability to enroll children in any two-year course	7	13.50	4.5
5. inability to pay monthly/regular contribution	7	13.50	4.5
6. inability to pay electric and water bills	5	9.60	6.5
7. inability to pay water bills	5	9.60	6.5
8. inability to enroll children in any four-year course	3	5.80	8.5
9. inability to buy goods, groceries, clothing, etc.	3	5.80%	8.5

These results seem to agree with the idea of Arao [8], one of the activist teachers writing about the situation of the teachers in the Philippines: it is not a joke, because teachers are submerged in loans so that their “take-home pay cannot take them home.”

In general terms, teachers are full of loans from different lending institutions because their salaries are not enough to keep up with the high cost of living. Quite frankly, teachers' salaries are not too low. It is not the only reason but it is part of the reasons for making loans and having difficulty in getting out from the sad situation.

Coping Strategies Employed by Low Income Teachers

To ascertain the data on coping strategies employed by faculty who experienced economic difficulties, the researcher obtained the mean and rank.

The results revealed that of the 22 items, “*buying basic foods or things for household*” got the highest mean and rank. The rest of the items had almost similar means. From the results, it seems that teachers are very practical in their lives especially in experiencing financial crises. However, despite the worsening economic crisis that they have encountered up to now, most of them give more attention to the importance of education of their children. On the other hand, results revealed that most of the faculty-respondents were not stop their children going to college temporarily after graduated from high school. Instead they look for some strategies to cope such crisis to make both ends meet.

The gathered responses supported the article

written by Tinio [1], chairperson of the Alliance of Concerned Teachers (ACT), who noted that teachers and other members of the country’s middle class are being pushed closer to poverty brought about by global economic crises. In addition, he stressed that teachers are seriously underpaid compare to those who has equal qualifications from the other agencies of the government.

Data obtained further supported the study of Getzels and Guba [9], stressing that socio-economic status has an equal impact on all teaching situations, and independent of local conditions.

Teachers are the actual builders of the nation but they have not been recognized as such by the government. The government misses the opportunity to look into how teachers are paid and just how much. Overall, teachers today are not rewarded for taking on challenging assignments, having special skills and knowledge or exhibiting outstanding performance.

Further, faculty members are also engaged in making loans from private lending institutions/persons or government lending like GSIS and PAG-IBIG to augment to the immediate expenses of the family especially to the education of their children. They were also observed regulating the use of electric generated appliances and limit the use of cell phone loads consumption, shopping, mallng, and even watching movies with the family members, instead they spent their time together at home and do some household chores. Moreover, faculty members gave much attention to the value of education of their children because they believe that through education is the only way to break the vicious cycle of poverty.

Table 2. Coping Strategies Employed by Faculty who Experienced Economic Difficulties

Rank	Item	Mean	VI
1	buying only basic foods or things for household?	4.02	FU
2.5	making loans from private lending institutions/ persons, or government lending like GSIS, PAG-IBIG, etc. to answer necessary expenses?	3.56	MU
2.5	regulating the use of electric generated appliances	3.56	MU
4	limiting cellphone load consumption?	3.52	MU
5	limiting the number of times of shopping, watching movies, and mallng together with the whole family?	3.42	MU
6	recycling food and other household materials/garbage to answer the present needs?	2.75	MU
7	doing shopping during “sale” season to buy foods and non-foods items?	2.73	MU
8	buying from “ukay-ukay” or garage sale to save money?	2.69	MU
9	refraining from eating with family in fastfood centers like Jollibee, McDonald, KFC, Mang Inasal and the like?	2.67	MU
10	forgoing recreational activities on your leisure time like picnic, outing, going on time vacation and social activities like parties, socio-civic and religious organizations?	2.65	MU
11	borrowing money from your co-teachers and other private persons or entity?	2.63	MU
12	canceling celebrations on special occasions like birthday, anniversary, despedida, blow-out parties, etc.?	2.44	MU

Table 2 (cont.). Coping Strategies Employed by Faculty who Experienced Economic Difficulties

Rank	Item	Mean	VI
13	sending children to public school?	2.37	MU
14	buying second hand appliances, vehicles, farm implements, etc.?	2.35	MU
15	selling goods, or any merchandise for profit or commission?	2.19	SU
16	reducing the daily school allowance of children?	2.13	SU
17	loaning in advance the bonuses, monthly pay, clothing allowance, etc.?	2.12	SU
18	bringing sick member of the family to the “albularyo or quack doctor” instead of bringing them to the medical doctor?	2.00	SU
19	using credit cards and discount cards to buy foods and non-foods items?	1.94	SU
20	pawning land title, jewelry, appliances and other properties to the banks or any private individual?	1.88	SU
21	doing extra work like tutorial after class to earn extra income (moonlighting)?	1.63	SU
22	making children stop going to college temporarily after graduated from high school?	1.33	SU

Table 3. Extent of Coping Strategies of Faculty Who Experienced Economic Difficulties

	Item	Mean	VI	SD
1.	buying only basic foods or things for household?	4.02	HE	.96
2.	making loans from private lending institutions/ persons, or government lending like GSIS, PAG-IBIG, etc. to answer necessary expenses?	3.56	ME	.70
3.	regulating the use of electric generated appliances?	3.56	ME	.98
4.	limiting cellphone load consumption?	3.52	ME	.78
5.	limiting the number of times of shopping, watching movies, and mallng together with the whole family?	3.42	ME	.89
6.	recycling food and other household materials/garbage to answer the present needs?	2.75	ME	.95
7.	doing shopping during “sale” season to buy foods and non-foods items?	2.73	ME	.74
8.	buying from “ukay-ukay” or garage sale to save money?	2.69	ME	.67
9.	refraining from eating with family in fastfood centers like Jollibee, McDonald, KFC, Mang Inasal and the like?	2.67	ME	.90
10.	forgoing recreational activities on your leisure time like picnic, outing, going on time vacation and social activities like parties, socio-civic and religious organizations?	2.65	ME	.48
11.	borrowing money from your co-teachers and other private persons or entity?	2.63	ME	.66
12.	canceling celebrations on special occasions like birthday, anniversary, despedida, blow-out parties, etc.?	2.44	ME	.61
13.	sending children to public school?	2.37	ME	1.27
14.	buying second hand appliances, vehicles, farm implements, etc.?	2.35	ME	.65
15.	selling goods, or any merchandise for profit or commission?	2.19	SE	1.34
16.	reducing the daily school allowance of children?	2.13	SE	.79
17.	loaning in advance the bonuses, monthly pay, clothing allowance, etc.?	2.12	SE	.86
18.	bringing sick member of the family to the “albularyo or quack doctor” instead of bringing them to the medical doctor?	2.00	SE	.34
19.	using credit cards and discount cards to buy foods and non-foods items?	1.94	SE	.94
20.	pawning land title, jewelry, appliances and other properties to the banks or any private individual?	1.88	SE	.78
21.	doing extra work like tutorial after class to earn extra income (moonlighting)?	1.63	SE	.71
22.	making children stop going to college temporarily after graduated from high school?	1.33	SE	.62
	Overall Mean	2.57	ME	.80

The Extent of Coping Strategies of Low Income Teachers

To determine the data on the extent of coping strategies of faculty who experienced economic difficulties, the researcher obtained the mean and standard deviation.

Data in Table 3 indicate that of the 22 items in coping strategies, only item *buying only basic foods or things for household* came out to be of “high extent”. Items with the mean ranging from 2.35 – 3.56 had a moderate extent. Likewise, items with the mean ranging from 1.33 – 2.19 had a slight extent.

Generally, faculty cope with economic difficulties to a “moderate extent” ($M = 2.57$; $SD = .80$).

The results showed that WVSU-JC faculty have difficulties adapting to the present worsening economic crises. They were economically deprived because teacher's salaries are not competitive compared to those received by other employees in other agencies of the government. They were the most underpaid and the most taxed of all the professions in the country. On the other hand, they gave much attention to the value of education as the only way to break the vicious cycle of poverty.

The obtained responses supported the article written by Meinardus [10], who stressed that the more and better educated people are, the greater their chances of economic development. This means that for children, inadequate income can be harmful. Physical and mental health, cognitive and social development, and academic achievement can also be positively affected by low family income.

Further, the results seem to conform the ideas of Maurus [11], stressing that many times, man turns to any of the following innate reflexes for solutions to problems which may be objective or unhealthy, depending essentially upon the individual structure of the personality with its past, its present situations and aspirations, and its future: denial of reality, fantasy, compensation, identification, introjections, projection, rationalization, repression, reaction formation, displacement, emotional insulation, isolation, regression, sublimation, undoing (atonement), sympathy, and acting out. He explains that when these mixed mechanisms are constructively used, they promote one's personal integration and health. In that case, the individual is said to have adjusted and becomes tolerant to cope with the internal and external demands, conflicts, frustrations, stresses, and problems by means of a healthy response.

Moreover, McCubbin and Patterson [12], have documented that the family may employ either one of the following types of coping strategies when faced with changes in the family: adjustment or adaptive coping strategies. Adjustment strategies are usually short-term and are often unable to meet the demands the family encounters. In the very beginning the family may try to deny that there is a stressful situation, or minimally change or alter the definition of the stressful event. If the family is unable to cope with the demands in the family system by utilizing adjustment strategies, a crisis will occur and the

family will have to employ adaptive strategies, which include changes in family functioning or the family system (McCubbin & Patterson, 1983).

Generally, teachers who belong to the country's middle class are being pushed closer to poverty. They find ways and means to cope with the adverse experienced situations and have adjusted and become more tolerant through having a positive attitude and views with the various demands and problems in their lives.

Table 4. Teaching Performance of WVSU-JC Faculty Who Experienced Economic Difficulties

School	Mean	VI	SD
School of Teacher Education	4.80	O	.16
School of Information and Communications Technology	4.83	O	.11
School of Industrial Technology	4.86	O	.14
School of Hotel and Restaurant Services Technology	4.86	O	.08
School of Healthcare Services	4.82	O	.11
Overall Mean	4.83	O	.13

Legend: O – Outstanding

The computed mean and standard deviation of the teaching performance of faculty are shown in Table 4.

Result shows that the teaching performance of faculty in the West Visayas State University- Janiway Campus was “outstanding” ($M = 4.83$; $SD = .13$). These results are based on the perceptions/ ratings given by their respective students and supervisor. These results were further verified through self-evaluation of faculty-respondents. Moreover, results strengthened through peer evaluation.

Accordingly, results showed that teachers performed well in their duties and responsibilities despite the experienced worsening economic crises.

This result conforms to the study by Verceles and Rivera [13], who investigated on the status of the teaching performance of the College of Education Faculty. The mean rating given by students, chairmen and Dean to the BSE faculty is 4.55 (Very Satisfactory); BEE faculty is 4.45 (Very Satisfactory); Overall rating for BSE and BEE faculty is 4.50 (Very Satisfactory). The faculty mean teaching performance according to gender is 4.49 for male and 4.51 for female. The Teaching performance according to educational attainment is 4.62 (Outstanding) for Doctoral, 4.48 (Very satisfactory) for Masteral, and 4.39 (Very Satisfactory) for bachelors.

Generally, any meaningful analysis of the role of teachers in the educational process is very essential, without which criticism of teachers would seem out of context and derogatory. With this, teachers, perform their best for the educational success despite the experienced economic difficulties.

Table 5. Relationships between Teaching Performance and Coping Strategies of WVSU-JC Faculty

Variables	r-value	p-value	Remarks	Decision
Teaching Performance and Coping Strategies	-.389	.074	Not Significant	Accept Ho

alpha = .05 level of significance

Table 5 shows the results of the Pearson's r on the relationships between teaching performance and coping strategies.

Based on the results, no significant relationship existed between coping strategies and teaching performance of faculty. Therefore, the null hypothesis advanced in this study is accepted. Further, the results showed that the computed r value is higher than alpha level of significance, thus, the teaching performance and coping strategies of faculty do not influence each other.

CONCLUSION

The West Visayas State University – Janiuay Campus faculty were affected by the economic crisis. They were struggling hard in order to survive. Moreover, the faculty members under study were economically deprived and unable to make both ends meet.

The faculty members were very practical in dealing with economic difficulties. Most of them prioritized their basic needs and the needs of their family. They set aside their other wants in order to survive the experienced financial difficulties. Furthermore, they tighten their belt and look for other ways and means to make both ends meet, like making loans from private lending institutions/ persons, or government lending like GSIS, PAG-IBIG, etc. to answer necessary expenses. Moreover, despite the experienced economic difficulties, they gave priority to the education of their children because they believed that education itself could help break the

vicious cycle of poverty and to have a decent and better living.

Teachers take efforts to cope with the experienced economic difficulties by resorting to loans, borrowing money, and mortgaging their salary cheque and bonuses in advance. Most of them have no means of augmenting their income.

Despite the experienced economic difficulties, faculty still performs their work well. They are still committed and dedicated towards their duties and responsibilities. They seem to have maximized their effort towards their chosen career. Further, they seem to accomplish their work and are committed to do it.

RECOMMENDATION

The government should implement the increase in the salary grade of teachers. It is also recommended that the government should implement additional incentives/benefits, merits, offerings, bonuses, allowances like hazard pay, rice allowance, laundry allowance, and health pay.

The government needs to employ strategies like providing short-term loans from financial institutions and cooperatives to help teachers solve their problems. Steps should be undertaken to alleviate the present situation of the public higher education institution faculty to improve and/or strengthen their performance, and ultimately, to improve students' learning or achievement. Furthermore, the GSIS should release immediately the loans of teachers and their matured policy and other financial benefits.

It is recommended that the administrator should reduce the faculty work load so that they may have ample time to find other ways and means to augment their income. Through this, faculty can easily adapt to the present condition of our economy.

It is recommended that faculty should maintain and strengthen their teaching performance through increasing targets of teaching-learning outcomes. They must find some means to grow professionally for advancement for their advantage like engaging in research and extension activities. They must willingly assess their strengths and weaknesses so that they can maximize their potentials. Faculty should be encouraged to attend trainings and seminars for the improvement of their teaching performance, especially the students' performance.

For future research, the present study may be replicated among higher education institutions in the region and even in national level in order to

corroborate the findings of this investigation, utilizing other variables like age, gender, length of teaching experience, etc. And also studies like what makes teachers stay in the teaching profession.

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