cognizancejournal.com
Rheamy Baliber-Duallo, Cognizance Journal of Multidisciplinary Studies, Vol.5, Issue.9, September 2025, pg. 274-294
(An Open Accessible, Multidisciplinary, Fully Refereed and Peer Reviewed Journal)
ISSN: 0976-7797
Impact Factor: 5.183
Index Copernicus Value (ICV) = 92.57

INCLUSIVE EDUCATION AND THE CHALLENGES OF STUDENTS WITH PHYSICAL DISABILITIES: EVIDENCE FROM A HIGHER LEARNING INSTITUTION IN BILIRAN ISLAND

Rheamy Baliber-Duallo

Biliran Province State University, P.I. Garcia Street, Naval, Biliran, Philippines
rheamy.baliber@bipsu.edu.ph; +639216370625

DOI: 10.47760/cognizance.2025.v05i09.022

Abstract: This study examined the challenges faced by students with physical disabilities at Biliran Province State University (BiPSU), focusing on financial, academic, infrastructural, and social dimensions of their educational experiences. Using a descriptive research design, data were gathered from 11 respondents with physical disabilities through surveys and interviews.

Findings revealed that most respondents were female (63.64%) and enrolled in bachelor's degree programs (90.91%), with no representation at the master's level. While 45.45% of facilities were rated available and adequate, significant inadequacies were identified in ICT laboratories (63.64% deemed insufficient), science laboratories (54.55% inadequate), and dormitories, which hindered accessibility. Teaching and learning materials were largely available (90.91%) and accessible (81.82%), yet gaps persisted in curriculum inclusivity and specialized support. Socially, students experienced mixed realities: while 63.64% reported no issues in peer interaction and 81.82% affirmed freedom of worship, 36.36% noted challenges such as shyness, stigma, or stereotyping, and only 27.27% participated in sports and extracurricular activities. Financially, most respondents relied on parents as their primary sponsors, with limited scholarship access or supplementary work. More than half (54.55%) reported that their financial support was inadequate to cover direct educational costs, underscoring economic vulnerability.

The study concludes that while BiPSU demonstrates progress toward inclusivity, systemic barriers persist, particularly in infrastructure, financial assistance, and social integration. Addressing these requires upgrading facilities, enhancing scholarship programs, expanding disability-focused health and academic support, and implementing awareness campaigns to reduce stigma. The findings contribute to the discourse on inclusive education in the Philippine context, highlighting the urgent need for institutional reforms to promote equity, accessibility, and full participation of students with physical disabilities in higher education.

Keywords: Students with Physical Disabilities, Inclusive Education, Higher Learning Institutions, Financial Challenges, Accessibility in Higher Education, Teaching and Learning Materials, Social Inclusion, Disability Support Services, Biliran Province State University (BiPSU), Philippines

©2025, Cognizance Journal, ZAIN Publications, Fridhemsgatan 62, 112 46, Stockholm, Sweden, All Rights Reserved

cognizancejournal.com
Rheamy Baliber-Duallo, Cognizance Journal of Multidisciplinary Studies, Vol.5, Issue.9, September 2025, pg. 274-294
(An Open Accessible, Multidisciplinary, Fully Refereed and Peer Reviewed Journal)
ISSN: 0976-7797
Impact Factor: 5.183
Index Copernicus Value (ICV) = 92.57

I. INTRODUCTION

Inclusive education has become a global mandate, with frameworks such as the Salamanca Statement (UNESCO, 1994) and the United Nations Convention on the Rights of Persons with Disabilities (UNCRPD, 2006) calling for equitable access to education at all levels. Despite these commitments, students with physical disabilities continue to encounter barriers in higher education institutions, especially in developing countries. Research shows that while policies promoting inclusion exist, their implementation often remains inadequate, leaving students with disabilities underserved in terms of infrastructure, financial assistance, and academic support (Moriña, 2017; Kiuppis, 2018).

Several studies have emphasized the importance of accessible infrastructure and resources in ensuring equal learning opportunities. For instance, Al-Azawei, Serenelli, and Lundqvist (2016) highlight how inaccessible ICT and laboratory facilities hinder the ability of students with disabilities to fully participate in academic life. Similarly, Madriaga (2007) and Moriña (2017) point out that architectural barriers and the lack of universally designed facilities often marginalize students with physical disabilities, restricting not only their learning but also their social integration within the university community. These barriers are further compounded in institutions with limited funding, such as provincial state universities in the Philippines, where infrastructure development may not prioritize inclusivity.

Financial difficulties further exacerbate these challenges. Studies confirm that students with disabilities are more likely to experience financial strain due to additional costs such as assistive devices, medical needs, and transportation (Newman et al., 2011; Grimes, Southgate, Scevak, & Buchanan, 2019). In the Philippine context, research by Abanador and Francisco (2021) reveals that scholarships and financial aid for students with disabilities remain scarce and insufficient, resulting in high dependence on family support. This reliance often creates inequities, as not all families are financially capable of sustaining the educational costs of higher learning, particularly in rural areas like Biliran.

Social dimensions of disability in higher education also remain a pressing concern. Previous research indicates that students with disabilities frequently report stigma, stereotyping, and exclusion, which negatively affect their confidence and sense of belonging (Sharma & Das, 2015; Madriaga, 2007). At the same time, positive experiences with peer and faculty support demonstrate that inclusivity is achievable when proper awareness and institutional mechanisms are in place (Kiuppis, 2018). However, in many universities, social support networks are either informal or inconsistent, leaving students vulnerable to isolation (Grimes et al., 2019).

While international and national studies provide insights into the barriers faced by students with disabilities, there is a notable gap in localized research focusing on provincial higher education institutions in the Philippines, particularly those outside metropolitan areas. Much of the Philippine literature has emphasized either policy frameworks or access to basic education (Jopillo & Gines, 2017; Abanador & Francisco, 2021), but there is limited empirical evidence on how students with physical disabilities in state universities, such as BiPSU, navigate financial, academic, infrastructural, and social challenges concurrently.

It is in this light that this study addresses this gap by examining the lived experiences of students with physical disabilities at Biliran Province State University (BiPSU). It provides a comprehensive analysis of their demographic background, financial struggles, access to infrastructure and learning materials, and social interactions within the campus. By doing so, the research not only contributes to the academic discourse on inclusive education but also provides actionable insights for policy development and institutional reforms. Specifically, the findings aim to guide BiPSU and similar higher education institutions in crafting disability-responsive programs that strengthen financial support systems, improve accessibility of facilities, enhance inclusive pedagogy, and foster a socially supportive environment.

This study contributes to bridging the knowledge gap by contextualizing the challenges faced by students with physical disabilities in a provincial state university setting, offering a localized yet globally relevant perspective on inclusivity in higher education.

STATEMENT OF THE PROBLEM

Despite policies and initiatives promoting inclusive education in the Philippines, students with physical disabilities in higher education continue to face barriers that hinder their academic and social participation. At Biliran Province State University (BiPSU), accessibility of infrastructure, adequacy of teaching and learning materials, availability of financial support, and inclusivity of social environments remain uncertain. These

©2025, Cognizance Journal, ZAIN Publications, Fridhemsgatan 62, 112 46, Stockholm, Sweden, All Rights Reserved

cognizancejournal.com
Rheamy Baliber-Duallo, Cognizance Journal of Multidisciplinary Studies, Vol.5, Issue.9, September 2025, pg. 274-294
(An Open Accessible, Multidisciplinary, Fully Refereed and Peer Reviewed Journal)
ISSN: 0976-7797
Impact Factor: 5.183
Index Copernicus Value (ICV) = 92.57

challenges may limit not only the educational attainment of students with physical disabilities but also their overall well-being and opportunities for empowerment.

This study was conducted to investigate the problems faced by students with physical disabilities in BiPSU, with a particular focus on financial difficulties as well as academic, infrastructural, and social barriers. The aim was to generate empirical evidence that informed policies and practices in promoting equitable and inclusive education for all learners.

Specifically, this study sought to answer the following questions:

1. What is the demographic profile of students with physical disabilities in BiPSU in terms of sex and level/program of study?
2. What is the extent of availability and adequacy of infrastructure facilities in higher learning institutions in Biliran Island as perceived by students with physical disabilities?
3. What is the status of teaching and learning materials available for students with physical disabilities in BiPSU in terms of:
   a. accessibility,
   b. quality,
   c. relevance and inclusivity, and
   d. adequacy of library, laboratory, and ICT resources?
4. What social problems do students with physical disabilities face in BiPSU in terms of:
   a. participation in sports and games,
   b. freedom of worship,
   c. access to health services, and
   d. peer interaction and perceptions of disability?
5. What financial problems do students with physical disabilities encounter in higher learning institutions, particularly with regard to sources and adequacy of financial support?

OBJECTIVES OF THE STUDY

The primary objective of this study was to investigate the problems faced by students with physical disabilities at BiPSU, focusing on financial, academic, infrastructural, and social challenges, in order to recommend measures that enhance inclusivity in higher education.

Specifically, the study aimed to:

1. Describe the demographic profile of students with physical disabilities in BiPSU in terms of sex and level/program of study.
2. Assess the availability and adequacy of infrastructure facilities in higher learning institutions in Biliran Island as perceived by students with physical disabilities.
3. Evaluate the status of teaching and learning materials for students with physical disabilities in terms of accessibility, quality, relevance and inclusivity, and adequacy of library, laboratory, and ICT resources.
4. Examine the social problems faced by students with physical disabilities in BiPSU in terms of participation in sports and games, freedom of worship, access to health services, peer interaction, and perceptions of disability.
5. Identify the financial problems encountered by students with physical disabilities in higher learning institutions, particularly regarding sources and adequacy of financial support.

II. RESEARCH METHODS

Research Design

This study employed a descriptive research design using a mixed-methods approach. The quantitative component gathered numerical data on the demographic profile, availability of infrastructure, adequacy of teaching and learning materials, social problems, and financial challenges faced by students with physical disabilities. Meanwhile, the qualitative component involved collecting responses through open-ended questions to capture lived experiences, perceptions, and challenges not fully reflected in statistical data. The combination of quantitative and qualitative methods provided a comprehensive understanding of the issues under investigation (Creswell and Plano Clark, 2018).

©2025, Cognizance Journal, ZAIN Publications, Fridhemsgatan 62, 112 46, Stockholm, Sweden, All Rights Reserved

cognizancejournal.com
Rheamy Baliber-Duallo, Cognizance Journal of Multidisciplinary Studies, Vol.5, Issue.9, September 2025, pg. 274-294
(An Open Accessible, Multidisciplinary, Fully Refereed and Peer Reviewed Journal)
ISSN: 0976-7797
Impact Factor: 5.183
Index Copernicus Value (ICV) = 92.57

Research Locale

The study was conducted at Biliran Province State University (BiPSU), a higher learning institution in Biliran Island, Philippines. The university was chosen as the study site because it serves as the primary higher education institution in the province and caters to students with diverse backgrounds, including those with physical disabilities.

Participants of the Study

The respondents consisted of 11 students with physical disabilities currently enrolled at BiPSU. Participants were identified with the assistance of the university's student development and services office and disability services coordinator. Inclusion criteria required that students be formally enrolled and identified as having physical disabilities. No exclusion was made based on sex, program, or year level.

Sampling Technique

Due to the limited number of enrolled students with physical disabilities at BiPSU, the study used purposive sampling, selecting all identified students who met the inclusion criteria. This ensured that the data represented the actual population of students with physical disabilities within the institution.

Research Instrument

The primary instrument was a structured questionnaire, developed by Kabuta, L. (2014) in her study entitled, "Problems Facing Students with Physical Disabilities in Higher Learning Institutions in Tanzania". The questionnaire consisted of two parts: the Quantitative Section, which comprises closed-ended items covering demographic profile, availability and adequacy of infrastructures, teaching and learning materials, social issues, and financial challenges. Qualitative Section, which focused on open-ended questions allowing respondents to describe their experiences and perspectives in their own words.

Data Gathering Procedure

Permission to conduct the study was secured from the BiPSU administration and relevant offices. After approval, the researcher distributed the validated questionnaires to the respondents with the assistance of faculty members and student support staff. For students who required assistance in responding due to physical limitations, the researcher facilitated data collection while ensuring neutrality and confidentiality. All respondents were informed of the purpose of the study, and their consent was obtained before participation.

Data Analysis

Quantitative data were analyzed using descriptive statistics such as frequency counts, percentages, and weighted means to summarize responses. Data were presented in tabular form for clarity. Qualitative data from open-ended questions were analyzed using thematic analysis, where recurring themes and patterns were identified and integrated into the findings to provide deeper insights.

Ethical Considerations

The study adhered to ethical research standards. Respondents' confidentiality and anonymity were strictly maintained, with codes (P1, P2, etc.) used instead of names. Participation was voluntary, and respondents were allowed to withdraw at any stage without consequences. The study also respected the rights and dignity of students with disabilities, ensuring accessibility and sensitivity throughout the research process.

Research Reflexivity

In simple terms, reflexivity is an awareness of the researcher's role in the practice of research and the way this is influenced by the object of the research, enabling the researchers to acknowledge the way in which he or she affects both research processes outcomes. It is often termed as the process by which research turns back upon taking account of itself (Alvesson, Hardy, & Harley 2008, Weick, 2002), described by Clegg and Hardy (1996, p. 4) as ways of seeing which act back on the reflect existing ways of seeing. Reflexivity involves awareness that the researchers and the object of the study affect each other mutually and continually in the research process (Alvesson & Skoldburg, 2000). In other words, researchers' reflexivity involves thinking about how our thinking came to be, how pre-existing understanding is constantly revised in the light of new understanding, and how this turn affects our research.

©2025, Cognizance Journal, ZAIN Publications, Fridhemsgatan 62, 112 46, Stockholm, Sweden, All Rights Reserved

cognizancejournal.com
Rheamy Baliber-Duallo, Cognizance Journal of Multidisciplinary Studies, Vol.5, Issue.9, September 2025, pg. 274-294
(An Open Accessible, Multidisciplinary, Fully Refereed and Peer Reviewed Journal)
ISSN: 0976-7797
Impact Factor: 5.183
Index Copernicus Value (ICV) = 92.57

III. RESULTS AND DISCUSSION

Demographic Profile of the Respondents

In order to better understand the context of the study, it is important to describe the demographic characteristics of the respondents. For this research, the demographic profile of students with physical disabilities at Biliran Province State University (BiPSU) was categorized according to sex, level of study, and program enrolled in. These variables provide essential background information that helps in interpreting the challenges faced by the respondents, particularly in relation to financial and social problems encountered in higher education.

Table 1. **Physically Disabled Students Demographic Profile**

Sex	Frequency	Percent	Valid Percent	Cumulative Percent
Male	4	36.36%	36.36%	36.36%
Female	7	63.64%	63.64%	63.64%
TOTAL	**11**	**100%**	**100%**	**100%**

Sex. The data show that among the 11 student respondents with physical disabilities, the majority are female (63.64%), while male students account for 36.36%. This indicates that more female students with physical disabilities are enrolled at BiPSU compared to male counterparts. The higher representation of females may reflect differences in enrollment patterns, social support, or family encouragement toward education. It may also suggest that women with disabilities are increasingly pursuing higher education opportunities despite the challenges they face. On the other hand, the lower proportion of males could imply barriers such as financial pressures to join the workforce earlier or cultural expectations influencing educational participation.

The gender distribution has implications for designing financial and social support programs. Since a greater proportion of students with physical disabilities are female, interventions should consider the specific financial challenges faced by young women with disabilities, including dependence on family income, vulnerability to gendered economic inequalities, and limited access to additional livelihood opportunities. At the same time, the lower participation of males highlights the need to encourage and support male students with disabilities in pursuing higher education through inclusive scholarship schemes, awareness programs, and financial assistance tailored to their needs. Overall, the demographic profile provides a foundation for understanding how financial problems intersect with gender in shaping the educational experiences of students with physical disabilities in BiPSU and Biliran Island.

Table 2. **Level and Program of Study**

	Frequency	Percent	Valid Percent	Cumulative Percent
Non-degree Program	1	9.09%	9.09%	9.09%
Bachelor's degree	11	90.91%	90.91%	90.91%
Master's degree	0	0%	0%	0%
TOTAL	**11**	**100%**	**100%**	**100%**

Level and Program of Study. The findings show that the majority of students with physical disabilities at Biliran Province State University (BiPSU) are enrolled in bachelor's degree programs (90.91%), while only a small proportion are in non-degree programs (9.09%). None of the respondents were pursuing studies at the master's level, indicating that progression to graduate-level education among students with physical disabilities remains limited.

This distribution indicates that most physically disabled students prioritize obtaining undergraduate qualifications as their primary educational attainment. The very low representation in non-degree programs implies that technical-vocational or short courses may not be the preferred track for these students. More importantly, the absence of participants in graduate programs may highlight barriers in accessing higher

©2025, Cognizance Journal, ZAIN Publications, Fridhemsgatan 62, 112 46, Stockholm, Sweden, All Rights Reserved

cognizancejournal.com
Rheamy Baliber-Duallo, Cognizance Journal of Multidisciplinary Studies, Vol.5, Issue.9, September 2025, pg. 274-294
(An Open Accessible, Multidisciplinary, Fully Refereed and Peer Reviewed Journal)
ISSN: 0976-7797
Impact Factor: 5.183
Index Copernicus Value (ICV) = 92.57

academic pursuits, such as financial constraints, accessibility challenges, or lack of institutional support for postgraduate education.

The results imply that financial problems faced by students with physical disabilities are particularly concentrated at the undergraduate level, where the majority are enrolled. Since bachelor's degree programs typically require higher costs for tuition, materials, and other educational expenses compared to short-term non-degree courses, the financial burden is significantly heavier. This could explain why many physically disabled students struggle to sustain their studies without adequate scholarships, stipends, or family support.

Infrastructure Availability at Higher Learning Institutions in Biliran Island

Infrastructure plays a vital role in ensuring equitable access to education, especially for students with physical disabilities. In higher learning institutions, the availability of accessible facilities such as ramps, elevators, restrooms, and classrooms directly influences students' ability to participate fully in academic and social activities. In the context of Biliran Island, assessing infrastructure availability is essential to determine whether colleges and universities provide a learning environment that supports inclusivity and addresses the unique needs of students with physical disabilities.

Table 3. **Infrastructure Availability at Higher Learning Institutions in Biliran Island**

Availability of Infrastructure								
	Available and adequate	**%**	**Available but inadequate**	**%**	**Available but highly inadequate**	**%**	**Not available**	**%**
Classrooms	5	45.45%	6	54.55%		0.00%		0.00%
Dormitories	4	36.36%	5	45.45%	1	9.09%	1	9.09%
ICT Lab	6	54.55%	2	18.18%	1	9.09%	2	18.18%
Language Lab	3	25.00%	6	50.00%	2	16.67%	1	8.33%
Dining Halls	5	50.00%	5	50.00%		0.00%		0.00%
Administrative Offices	8	80.00%	1	10.00%	1	10.00%		0.00%
Washrooms	5	45.45%	4	36.36%	2	18.18%		0.00%
Playgrounds	6	54.55%	4	36.36%		0.00%	1	9.09%
TOTAL	**42**	**48.28%**	**33**	**37.93%**	**7**	**8.05%**	**5**	**5.75%**

The results of the study revealed the condition of infrastructure in higher learning institutions in Biliran Island as assessed by the respondents. Findings showed that 48.28% of the facilities were rated as available and adequate, 37.93% as available but inadequate, 8.05% as available but highly inadequate, and 5.75% as not available. Classrooms, language laboratories, and dining halls were among the most frequently described as inadequate, with classrooms having 54.55% inadequacy, language laboratories with 50%, and dining halls at 50%. ICT laboratories reflected a mixed picture, as 54.55% of the respondents considered them adequate, 18.18% indicated inadequacy, and 18.18% reported these facilities as unavailable. Dormitories emerged as a critical concern, as only 36.36% found them adequate, while 45.45% found them inadequate, and 18.18% reported them as highly inadequate or unavailable. On the other hand, administrative offices were viewed most positively, with 80% of respondents rating them as adequate, suggesting that these facilities are the most accessible and functional on campus.

These findings indicate that while BISPU has established much of the necessary infrastructure, many of the facilities remain insufficiently inclusive or accessible for students with physical disabilities. The inadequacies noted in classrooms imply that accessibility features such as ramps, wide doorways, or adaptive furniture are lacking, which hinders the comfort and equal participation of students with disabilities in academic activities. Similarly, inadequacies in ICT and language laboratories highlight the absence of adaptive devices and technologies necessary for equitable learning. The results further emphasized that dormitories are among the most problematic facilities, as the majority were reported as inadequate or unavailable, creating barriers in terms of accommodation and campus living. This condition forces students with disabilities to seek alternatives off-campus, often leading to social exclusion, additional transportation costs, and limited participation in campus

©2025, Cognizance Journal, ZAIN Publications, Fridhemsgatan 62, 112 46, Stockholm, Sweden, All Rights Reserved

cognizancejournal.com
Rheamy Baliber-Duallo, Cognizance Journal of Multidisciplinary Studies, Vol.5, Issue.9, September 2025, pg. 274-294
(An Open Accessible, Multidisciplinary, Fully Refereed and Peer Reviewed Journal)
ISSN: 0976-7797
Impact Factor: 5.183
Index Copernicus Value (ICV) = 92.57

life. Dining halls, though generally available, were only partly adequate, which restricted social interactions essential for holistic student development. Meanwhile, administrative offices were rated highly adequate, ensuring access to essential services such as enrollment, guidance, and records, though minor inadequacies still point to the need for adjustments like lowering counters or providing assistive technologies.

In general, the findings confirm that although BISPU has established the essential infrastructure, a significant proportion remains inadequate for students with physical disabilities. The presence of inadequate (37.93%), highly inadequate (8.05%), and unavailable (5.75%) facilities reflects systemic barriers to inclusive education and campus living. These conditions prevent students with disabilities from fully experiencing academic life and enjoying equal opportunities with their peers.

Table 4. **Infrastructure Accessibility at Higher Learning Institutions**

Accessibility of Infrastructure						
	Easily Accessible	**%**	**Accessible with Difficulty**	**%**	**Not accessible**	**%**
Classrooms	9	81.82%	2	18.18%		0.00%
Dormitories	4	36.36%	5	45.45%	2	18.18%
ICT Lab	2	20.00%	6	60.00%	2	20.00%
Language Lab	2	18.18%	7	63.64%	2	18.18%
Dining Halls	7	58.33%	4	33.33%	1	8.33%
Administrative Offices	9	81.82%	1	9.09%	1	9.09%
Washrooms	6	54.55%	4	36.36%	1	9.09%
Playgrounds	9	81.82%	1	9.09%	1	9.09%
TOTAL	**48**	**57.83%**	**30**	**36.14%**	**10**	**12.05%**

The findings on the accessibility of infrastructure in BISPU revealed that while a majority of facilities are considered accessible, significant challenges remain for students with physical disabilities. Overall, 57.83% of the facilities were rated as easily accessible, 36.14% as accessible with difficulty, and 12.05% as not accessible.

Classrooms, administrative offices, and playgrounds were the most accessible, each with 81.82% of respondents stating that they were easy to access. Washrooms and dining halls also showed moderately positive results, with 54.55% and 58.33% accessibility, respectively. The aforementioned figures imply that some essential facilities have incorporated accessibility features, making it easier for students with disabilities to participate in academic and social activities.

However, several key facilities posed significant challenges. Dormitories stood out as particularly problematic, with only 36.36% considered easily accessible, while 45.45% were accessible only with difficulty, and 18.18% were not accessible at all. This indicates that many students with physical disabilities struggle with basic living arrangements, creating barriers to independent and comfortable campus living. Similarly, ICT laboratories (20% easily accessible, 60% accessible with difficulty, and 20% not accessible) and language laboratories (18.18% easily accessible, 63.64% accessible with difficulty, and 18.18% not accessible) present major barriers in academic spaces that are critical to learning. These results highlight a gap in inclusive educational infrastructure, particularly in facilities where specialized learning occurs.

The implications of these findings are far-reaching. While the accessibility of classrooms, administrative offices, and some common spaces ensures partial support for students with disabilities, the inaccessibility of dormitories, ICT labs, and language labs limits their ability to fully integrate into both academic and residential life. For students with physical disabilities, inadequate accessibility in dormitories can lead to social isolation, increased financial burdens due to off-campus housing, and limited campus engagement. Similarly, restricted access to ICT and language laboratories means unequal opportunities in gaining digital and communication skills, which are vital for academic achievement and employability. These barriers run contrary to the principles of inclusive education as mandated in the Magna Carta for Persons with Disabilities (RA 7277)

©2025, Cognizance Journal, ZAIN Publications, Fridhemsgatan 62, 112 46, Stockholm, Sweden, All Rights Reserved

cognizancejournal.com
Rheamy Baliber-Duallo, Cognizance Journal of Multidisciplinary Studies, Vol.5, Issue.9, September 2025, pg. 274-294
(An Open Accessible, Multidisciplinary, Fully Refereed and Peer Reviewed Journal)
ISSN: 0976-7797
Impact Factor: 5.183
Index Copernicus Value (ICV) = 92.57

and the Accessibility Law (BP 344), which emphasize the right to barrier-free access in education and public spaces.

Table 5. **Infrastructure Conditions at Higher Learning Institutions**

	Condition of Infrastructure							
	Very Good	**%**	**Good**	**%**	**Average**	**%**	**Poor**	**%**
Classrooms	4	36.36%	5	45.45%	2	18.18%		0.00%
Dormitories	1	10.00%	6	60.00%	3	30.00%		0.00%
ICT Lab	3	30.00%	3	30.00%	4	40.00%		0.00%
Language Lab		0.00%	6	66.67%	3	33.33%		0.00%
Dining Halls	2	22.22%	5	55.56%	1	11.11%	1	11.11%
Administrative Offices	7	63.64%	3	27.27%	1	9.09%		0.00%
Washrooms	3	30.00%	6	60.00%	1	10.00%	1	10.00%
Playgrounds	5	45.45%	5	45.45%		0.00%	1	9.09%
TOTAL	**25**	**29.41%**	**39**	**45.88%**	**15**	**17.65%**	**6**	**7.06%**

The assessment of the condition of infrastructure in BISPU shows mixed results, with most facilities falling within the "good" category but with notable concerns in key areas. Overall, 45.88% of the facilities were rated as being in good condition, 29.41% as very good, 17.65% as average, and 7.06% as poor. This indicates that while many infrastructures are functional and moderately well-maintained, there remain substantial gaps that could hinder the comfort and accessibility of students with physical disabilities.

Administrative offices and playgrounds stood out positively, with 63.64% and 45.45% of respondents rating them as very good, respectively. Classrooms also performed relatively well, with 36.36% very good and 45.45% good, implying that learning spaces are generally well-maintained and conducive to academic activities. These findings further imply that the institution has invested in maintaining facilities that directly support both administrative processes and general student interaction.

On the other hand, dormitories, ICT labs, and language laboratories revealed concerning results. Dormitories were rated mostly good (60%) but only 10% very good, while 30% rated them as average, pointing to the need for significant improvements in living conditions. Similarly, ICT laboratories had only 30% very good ratings, with 40% of respondents considering them average. This presents a potential challenge, as ICT facilities are critical to academic success, especially for students with disabilities who often rely on assistive technologies. Language laboratories were the weakest, with no "very good" ratings; instead, 66.67% considered them good, while 33.33% rated them average. Such results highlight a lack of excellence in specialized academic spaces that are vital for skill development and inclusive education.

Dining halls, washrooms, and playgrounds also had a noticeable portion of poor ratings (11.11%, 10%, and 9.09%, respectively). These are particularly concerning because they represent facilities necessary for daily living and social inclusion. Poorly maintained washrooms and dining halls can create significant barriers for students with physical disabilities, who require clean, accessible, and safe facilities for health, hygiene, and comfort.

The implications of these findings point to the need for systematic maintenance and infrastructure upgrades to align with inclusive education standards and the principles of the Accessibility Law (BP 344) and the Magna Carta for Persons with Disabilities (RA 7277). While the presence of many facilities in good or very good condition reflects commendable efforts by the institution, the persistence of average and poor ratings in key areas—particularly dormitories, ICT labs, language labs, and washrooms—limits the ability of students with physical disabilities to study and live comfortably. Without significant improvements, students may experience barriers to both academic achievement and quality of life.

©2025, Cognizance Journal, ZAIN Publications, Fridhemsgatan 62, 112 46, Stockholm, Sweden, All Rights Reserved

cognizancejournal.com
Rheamy Baliber-Duallo, Cognizance Journal of Multidisciplinary Studies, Vol.5, Issue.9, September 2025, pg. 274-294
(An Open Accessible, Multidisciplinary, Fully Refereed and Peer Reviewed Journal)
ISSN: 0976-7797
Impact Factor: 5.183
Index Copernicus Value (ICV) = 92.57

Academic Problems Faced by Students with Physical Disabilities in Higher Learning Institutions in Biliran Island

Students with physical disabilities often encounter multiple challenges in navigating higher education, ranging from accessibility of facilities to academic participation. One of the most critical areas of concern is the availability and accessibility of teaching and learning materials, which directly affect their capacity to engage fully in classroom activities and achieve academic success. While educational institutions strive to provide equal opportunities, gaps still exist in the provision of learning resources that accommodate diverse needs. Examining this issue within the context of higher learning institutions in Biliran Island is essential to understanding how institutional support, policy implementation, and resource allocation influence the academic experiences of students with physical disabilities.

Teaching and Learning Materials Availability for Students with Physical Disabilities

The availability of teaching and learning materials is a cornerstone of inclusive education, as it ensures that students with physical disabilities are equipped with the same opportunities for academic growth as their peers. In higher learning institutions, the provision of accessible instructional materials—whether in digital, printed, or assistive formats—reflects the institution's commitment to educational equity. However, limitations in resources, faculty preparedness, and technological support often restrict students' access to the materials they need. Exploring the availability of these resources provides valuable insights into the extent to which higher learning institutions in Biliran Island are prepared to meet the academic demands of students with physical disabilities and highlights areas for improvement in fostering inclusive educational practices.

The table below presents the availability of teaching and learning materials for students with physical disabilities.

Table 6. **Are teaching and learning materials available for students with physical disabilities?**

	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	10	90.91%	90.91%	90.91%
No	1	9.09%	9.09%	9.09%
TOTAL	**11**	**100.00%**	**100.00%**	**100.00%**

The results reveal that a large majority of respondents (90.91%) answered "Yes," while only 9.09% responded "No" regarding the presence of academic problems faced by students with physical disabilities in BISPU. This indicates that almost all participants acknowledged the existence of academic difficulties experienced by students with disabilities, suggesting that these challenges are widespread and significant within the institution. The unanimity of responses highlights that academic barriers are not isolated incidents but systemic issues that affect the learning experience of this student group.

The implications of this finding are important for higher learning institutions in Biliran Island. The strong agreement among respondents underscores the urgent need for universities and colleges to address the academic problems of students with physical disabilities. These may include inaccessible learning materials, limited adaptive technologies, inadequate teacher training in inclusive pedagogy, and rigid academic requirements that fail to account for diverse learning needs. If left unaddressed, these academic problems may contribute to lower academic performance, higher dropout rates, and feelings of exclusion among students with physical disabilities.

Table 7. **Accessibility of Teaching and Learning Materials**

	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	9	81.82%	81.82%	81.82%
No	2	18.18%	18.18%	18.18%
TOTAL	**11**	**100%**	**100%**	**100%**

©2025, Cognizance Journal, ZAIN Publications, Fridhemsgatan 62, 112 46, Stockholm, Sweden, All Rights Reserved

cognizancejournal.com
Rheamy Baliber-Duallo, Cognizance Journal of Multidisciplinary Studies, Vol.5, Issue.9, September 2025, pg. 274-294
(An Open Accessible, Multidisciplinary, Fully Refereed and Peer Reviewed Journal)
ISSN: 0976-7797
Impact Factor: 5.183
Index Copernicus Value (ICV) = 92.57

The results of Table 5 reveal that a majority of respondents (81.82%) affirmed the accessibility of teaching and learning materials, while 18.18% indicated otherwise. This implies that while most students with physical disabilities in BISPU are able to access the necessary academic resources, there remains a portion who continue to experience barriers in obtaining materials that support their learning. The cumulative result demonstrates that the issue of accessibility, though not universal, still affects a significant minority of students, which may directly hinder their academic performance and participation.

The implications of this finding are noteworthy. For students with physical disabilities, access to teaching and learning materials is a fundamental component of inclusive education, as mandated by the Magna Carta for Persons with Disabilities (RA 7277) and reinforced by the Accessibility Law (BP 344). The fact that nearly one-fifth of students still encounter difficulties denotes gaps in implementation, possibly in the form of insufficient provision of alternative formats (e.g., large print, digital text, Braille, or audio materials), limited availability of assistive technologies, or inadequate faculty training in adapting resources. For higher learning institutions like BiPSU in Biliran Island, this underscores the need to strengthen policies and practices that ensure equitable access to academic resources.

Table 8. **Qualities of Teaching and Learning Materials**

	Frequency	Percent	Valid Percent	Cumulative Percent
Good	10	90.91%	90.91%	90.91%
Average	0	0.00%	0.00%	0.00%
Poor	1	9.09%	9.09%	9.09%
TOTAL	**11**	**100%**	**100%**	**100%**

The findings on the qualities of teaching and learning materials indicate that a large majority of students with physical disabilities in Biliran Island State University (BIPSU) perceived the materials as good (90.91%), while only 9.09% rated them as poor. No respondents rated the materials as average. This implies that most students acknowledge the presence of supportive and well-prepared teaching and learning resources, which play a critical role in enhancing their academic experience despite their physical challenges.

However, the fact that a small proportion still rated the quality as poor cannot be overlooked. This indicates that while resources may generally be appropriate and useful, there are still gaps in either accessibility, adaptability, or inclusiveness of certain materials. For instance, some resources may not be fully designed for students with specific physical disabilities, such as those requiring large-print materials, digital formats, or audio-visual supports. This shows that although BIPSU has made strides in providing quality materials, addressing the concerns of the small proportion of students dissatisfied with the resources is crucial for achieving full academic inclusivity.

The findings highlight the importance of institutional policies mandating the production and provision of inclusive teaching and learning materials. BIPSU, as a higher learning institution, should integrate accessibility standards into its academic systems to ensure compliance with national disability laws and promote inclusive education.

Table 9. **Relevance of Content or Subject Matter**

Are the content or subject matter relevant?	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	9	81.82%	81.82%	81.82%
No	2	18.18%	18.18%	18.18%
TOTAL	**11**	**100%**	**100%**	**100%**

The data reveal that a significant majority of students with physical disabilities (81.82%) perceive the content or subject matter provided in their academic programs as relevant. This suggests that most students find the curriculum aligned with their learning needs, interests, and future aspirations. However, 18.18% of

©2025, Cognizance Journal, ZAIN Publications, Fridhemsgatan 62, 112 46, Stockholm, Sweden, All Rights Reserved

cognizancejournal.com
Rheamy Baliber-Duallo, Cognizance Journal of Multidisciplinary Studies, Vol.5, Issue.9, September 2025, pg. 274-294
(An Open Accessible, Multidisciplinary, Fully Refereed and Peer Reviewed Journal)
ISSN: 0976-7797
Impact Factor: 5.183
Index Copernicus Value (ICV) = 92.57

respondents expressed that the content was not relevant, which highlights a gap that may hinder some students' academic engagement and motivation.

The presence of students who view the subject matter as irrelevant indicates that while the overall curriculum may be inclusive, it does not fully address the diverse needs of all learners with physical disabilities. This could be due to issues such as limited contextualization of lessons, a lack of adaptive strategies in delivery, or insufficient consideration of students' individual learning goals.

The qualitative responses provide a deeper understanding of these perceptions.

Several participants emphasized that the curriculum focuses on meaningful and helpful content. One student stated that it "focuses on what matters only" (P1), while another highlighted that "some of the contents and subject it helps me a lot and to our communities" (P3). Others reinforced the practical value of lessons, noting that "yes because I choose a major that I am very curious about and I explore it in such a knowledgeable way" (P6) and "yes, it teaches sa mga need nako malaman na related sa akong study" (P7). Another affirmed its social relevance by saying "yes, it's really matters to our community" (P9). Additionally, one participant emphasized the usefulness of instructional support, noting simply "handouts" (P5) as a vital learning aid.

On the other hand, some participants expressed dissatisfaction. One shared that "the contents provided are not enough" (P2), and another lamented that "so far I have not seen a book in the library that helps us PWDs to be understood better" (P11), indicating resource and inclusivity gaps. Minimal or unclear responses such as "nothing" (P4) and "just teaching us how to matters in the some adequate" (P10) may reflect difficulties in content accessibility or delivery.

The data, supported by student narratives, reveals that while most students with physical disabilities in BIPSU find the subject matter relevant and empowering, there remain gaps in resource availability, inclusivity, and accessibility of materials.

Table 10. **Inclusive Teaching and Learning Methods**

Are teaching and learning methods inclusive?	**Frequency**	**Percent**	**Valid Percent**	**Cumulative Percent**
Yes	9	81.82%	81.82%	81.82%
No	2	18.18%	18.18%	18.18%
TOTAL	**11**	**100%**	**100%**	**100%**

The results reveal that a large majority (81.82%) of students with physical disabilities at BiPSU agreed that teaching and learning methods are inclusive, while 18.18% disagreed. This indicates that while inclusivity is present in many classrooms, there remain notable gaps that require attention to ensure all learners benefit equally.

The findings of the study carry important implications for higher education institutions such as BiPSU in promoting genuine inclusivity for students with physical disabilities. While the results reveal that a large majority of students recognize teaching and learning methods as inclusive, the presence of students who reported otherwise indicates that inclusivity is not yet consistent across all classrooms. This inconsistency highlights that inclusive practices often depend on individual teachers rather than being embedded systematically within institutional policies and programs. Thus, BiPSU needs to strengthen its commitment by ensuring that inclusive strategies are standardized and applied across all academic units.

The qualitative responses highlight both positive experiences and concerns. Many participants affirmed that instructors are supportive and understanding. For example, one noted, "Most of the teacher understand our situation" (P1), while another emphasized that "teachers, they have no discrimination" (P3). A student with disabilities shared, "As a student with disability being included to a normal student in a room, I can say that there is a inclusion in the university" (P5), showing that integrated classroom settings foster a sense of belonging. Similarly, students valued clear instruction, as one stated, "Yes, they usually teach in most clear way" (P6), and appreciated opportunities to engage, "They are allowing us to participate" (P7).

At the same time, some participants expressed reservations. One noted that "I don't think there has been a class that caters us unless if you're taking special education" (P10), reflecting that mainstream teaching

©2025, Cognizance Journal, ZAIN Publications, Fridhemsgatan 62, 112 46, Stockholm, Sweden, All Rights Reserved

cognizancejournal.com
Rheamy Baliber-Duallo, Cognizance Journal of Multidisciplinary Studies, Vol.5, Issue.9, September 2025, pg. 274-294
(An Open Accessible, Multidisciplinary, Fully Refereed and Peer Reviewed Journal)
ISSN: 0976-7797
Impact Factor: 5.183
Index Copernicus Value (ICV) = 92.57

may not fully address the unique needs of students with disabilities. Others gave minimal responses such as "nothing" (P4), suggesting either neutrality or disengagement.

The qualitative responses imply that supportive and understanding teachers contribute significantly to positive student experiences, fostering a sense of belonging and engagement. However, the concerns raised by others—that mainstream classes do not fully cater to their unique needs unless within special education—point to existing gaps in curriculum and pedagogy. This further implies the necessity of faculty development programs focused on disability sensitivity, universal design for learning, and differentiated instruction to better equip instructors in addressing diverse learning needs. Moreover, the minimal responses from some participants may suggest neutrality or disengagement, highlighting the importance of providing students with safe spaces and regular avenues to voice their concerns.

These findings underscore that inclusivity in higher education extends beyond physical presence in the classroom to ensuring equity in participation, learning, and success. Strengthening institutional policies, reforming teaching practices, and continuously monitoring student experiences are crucial steps toward bridging the gap between policy and practice.

Table 11. **Adequate Library Resources**

Are library resources adequate?	**Frequency**	**Percent**	**Valid Percent**	**Cumulative Percent**
Yes	8	72.73%	72.73%	72.73%
No	3	27.27%	27.27%	27.27%
TOTAL	**11**	**100%**	**100%**	**100%**

The results show that most students with physical disabilities (72.73%) perceived the library resources at BiPSU as adequate, while 27.27% reported otherwise. This indicates that while the library is generally accessible and supportive, a notable portion of students still face challenges in fully utilizing these resources.

The qualitative responses provide deeper insight. Several participants emphasized the availability of methods and assistance, with one noting, "Because there's a lot of method we can use and there's always a staff ready to be approached when we encounter difficulties" (P1). Others stressed that the library feels welcoming, "Yes, the library are widely open to anyone especially to me" (P5), and that staff provide support, "Pag may mga book or anything na di makuha for PWD students usually naay mo access" (P6). Positive perceptions were also tied to staff approachability, "Because they approachable to our physically disabled students" (P9).

On the other hand, some students expressed reservations. For example, one admitted relying more on online resources, "It is adequate, but I do not usually go to library because information is available at Google" (P2), while others revealed limited engagement: "Because I haven't there yet" (P8) and "I don't visit the library a lot so I cannot answer this" (P10). These responses suggest that adequacy does not solely depend on the availability of resources but also on frequency of use and accessibility tailored to individual needs.

The findings imply that BiPSU's library services are generally adequate and supportive of students with physical disabilities, but gaps remain in terms of consistent accessibility and utilization. The positive feedback on staff assistance highlights the importance of maintaining and expanding disability-sensitive services. However, the reliance on digital platforms like Google and the underutilization of the library by some students indicate the need for greater promotion of library resources, as well as improvements in digital accessibility and awareness campaigns.

©2025, Cognizance Journal, ZAIN Publications, Fridhemsgatan 62, 112 46, Stockholm, Sweden, All Rights Reserved

cognizancejournal.com
Rheamy Baliber-Duallo, Cognizance Journal of Multidisciplinary Studies, Vol.5, Issue.9, September 2025, pg. 274-294
(An Open Accessible, Multidisciplinary, Fully Refereed and Peer Reviewed Journal)
ISSN: 0976-7797
Impact Factor: 5.183
Index Copernicus Value (ICV) = 92.57

Table 12. **Accessibility of Library Facilities**

Are library facilities accessible?	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	9	81.82%	81.82%	81.82%
No	2	18.18%	18.18%	18.18%
TOTAL	**11**	**100%**	**100%**	**100%**

As presented in the table above, the findings reveal that a significant majority (81.82%) of students with physical disabilities in BiPSU considered the library facilities accessible, while 18.18% reported otherwise. This indicates that although the library is largely accessible and functional for most students, there remain barriers for a minority that need to be addressed.

Qualitative responses illustrate these perceptions. Positive feedback emphasized usability and convenience: one student noted, "The books are arranged by its categories" (P1), while another highlighted, "It's very accessible anytime I'd like to go there to do some research on a certain topic related to my major" (P4). Students also appreciated the availability of staff, "Yes since they're always who will access" (P5), and the usefulness of the resources, "You can find lot of books in the library and it's helpful to us" (P6). Others pointed out the role of the library in supporting academic difficulties, "If I have a difficult lesson, I go library and search the book that will answer my difficult lesson" (P2).

On the other hand, a few participants expressed disengagement or limited access, with one admitting, "I haven't there yet" (P7), while another simply responded, "Nothing" (P3). Such responses suggest that while the majority perceive the facilities as accessible, there are still students whose experiences with the library are minimal or absent, possibly due to physical, motivational, or awareness-related factors.

The results imply that BiPSU's library facilities are generally accessible to students with physical disabilities, but accessibility is not universal. The positive responses highlight effective organization, staff support, and resource availability, which are essential for creating an inclusive learning environment. However, the fact that nearly one in five students reported difficulties points to the need for continued improvements. Therefore, it is imperative that BiPSU adopt comprehensive measures to enhance physical accessibility, integrate assistive technologies, and promote the active utilization of library services to ensure that students with physical disabilities are provided equitable opportunities to access and benefit from academic resources.

Table 13. **Laboratory Facilities and their condition**

Do laboratory facilities and their condition favors/suits your needs?	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	5	45.45%	45.45%	45.45%
No	6	54.55%	54.55%	54.55%
TOTAL	**11**	**100%**	**100%**	**100%**

The results reveal that a slight majority of students with physical disabilities (54.55%) reported that laboratory facilities and their conditions do not suit their needs, while 45.45% indicated that they do. This suggests that while some laboratory resources and accommodation are in place, more than half of the students still find them inadequate or inaccessible.

The qualitative responses provide deeper insights. Some students acknowledged partial adequacy, as one stated, "It suits but not so much. The laboratory facility was not that adequate. Don't have a complete apparatus and laboratory equipment" (P4). Others highlighted positive practices such as having priority lanes ("They always had priority lane that includes us PWD student" – P5). However, several concerns were raised, including lack of cleanliness and insufficient resources ("The washroom or CR are not clean and sometimes

©2025, Cognizance Journal, ZAIN Publications, Fridhemsgatan 62, 112 46, Stockholm, Sweden, All Rights Reserved

cognizancejournal.com
Rheamy Baliber-Duallo, Cognizance Journal of Multidisciplinary Studies, Vol.5, Issue.9, September 2025, pg. 274-294
(An Open Accessible, Multidisciplinary, Fully Refereed and Peer Reviewed Journal)
ISSN: 0976-7797
Impact Factor: 5.183
Index Copernicus Value (ICV) = 92.57

they don't have enough water" – P2) and issues with usability ("Sometimes the labels they put are too small" – P8). Some participants also expressed disengagement or limited experience with laboratory facilities (P6, P7).

The findings imply that BiPSU must strengthen its laboratory infrastructure and accessibility measures to ensure inclusivity for students with physical disabilities. Inadequate laboratory facilities and equipment may hinder students' ability to fully participate in hands-on learning, which is critical in higher education. Issues of cleanliness, usability, and proper labeling further compound accessibility barriers.

Table 14. **Adequacy of ICT Facilities and Equipment**

Are ICT facilities and equipment adequate in your university?	**Frequency**	**Percent**	**Valid Percent**	**Cumulative Percent**
Yes	4	36.36%	36.36%	36.36%
No	7	63.64%	63.64%	63.64%
TOTAL	**11**	**100%**	**100%**	**100%**

The results reveal that a majority of students with physical disabilities (63.64%) reported that ICT facilities and equipment in BiPSU are inadequate, while only 36.36% indicated adequacy. This suggests that limited access to functioning ICT resources remains a significant barrier for students with physical disabilities in their academic engagement. Since ICT facilities are crucial in higher education—especially for research, communication, and accessibility—the inadequacy of these resources may hinder learning opportunities, limit independent study, and create inequities compared to other students. These findings imply the urgent need for BiPSU to improve and expand ICT facilities tailored to the needs of students with physical disabilities. Enhancing accessible ICT infrastructure—such as adaptive software, assistive technologies, and reliable internet connectivity—would not only address academic barriers but also foster inclusivity and equity in higher education.

Table 15. **Position of ICT Facilities use for Students with Physical Disabilities**

Are you in a position of using the ICT facilities?	**Frequency**	**Percent**	**Valid Percent**	**Cumulative Percent**
Yes	3	27.27%	27.27%	27.27%
No	8	72.73%	72.73%	72.73%
TOTAL	**11**	**100%**	**100%**	**100%**

The findings reveal that only 27.27% of students with physical disabilities at BiPSU are able to use ICT facilities, while the majority (72.73%) reported that they are not. This indicates that access to ICT facilities remains a significant barrier. Participants cited various reasons for this limited access. One student explained, "No since I never get chance and also it's always occupied" (P1), while another shared, "I do not use these facilities because I have my own laptop" (P2). Some students attributed their limited use to personal challenges, such as "I don't usually go to ICT lab since I have poor knowledge in computer" (P6), or a lack of opportunity, saying "I haven't there yet" (P7). Even those with access faced restrictions, with one participant stating, "I am allowed to use computers but not for a long period of time" (P9). On the other hand, a few participants expressed that ICT facilities are helpful when required for specific academic tasks, such as "Yes because I am a student and I have one subject that we use ICT facilities" (P3).

These responses highlight how both structural and personal barriers hinder the effective use of ICT resources for students with disabilities. Overcrowding of ICT labs, inadequate accommodations, and lack of training contribute to this problem. Students who lack confidence in using technology or rely on their own devices may also be left out of shared institutional resources. The fact that access is inconsistent and often

©2025, Cognizance Journal, ZAIN Publications, Fridhemsgatan 62, 112 46, Stockholm, Sweden, All Rights Reserved

cognizancejournal.com
Rheamy Baliber-Duallo, Cognizance Journal of Multidisciplinary Studies, Vol.5, Issue.9, September 2025, pg. 274-294
(An Open Accessible, Multidisciplinary, Fully Refereed and Peer Reviewed Journal)
ISSN: 0976-7797
Impact Factor: 5.183
Index Copernicus Value (ICV) = 92.57

limited undermines the inclusive learning environment that higher education institutions aim to provide. For BiPSU and other universities in Biliran Island, this underscores the importance of improving ICT accessibility through strategies such as increasing lab capacity, offering disability-sensitive scheduling, providing assistive technologies, and delivering computer literacy training tailored for students with disabilities.

Table 16. **Examinations and Other Assessment Procedures**

Are the examinations and other assessment procedures valid?	**Frequency**	**Percent**	**Valid Percent**	**Cumulative Percent**
Yes	11	100%	100%	100%
No	0	0%	0%	0%
TOTAL	**11**	**100%**	**100%**	**100%**

The results reveal that all 11 respondents (100%) agreed that examinations and other assessment procedures at BiPSU are valid. This unanimous response shows that students with physical disabilities perceive the institution's assessment practices as fair, credible, and reflective of their learning. Unlike other aspects of academic life where gaps in accessibility and inclusivity were noted (e.g., ICT facilities, laboratory resources), assessment is viewed as a consistent strength of the university. This finding implies that BiPSU has established strong and reliable assessment standards that meet the needs of students, including those with physical disabilities. It highlights that the institution successfully ensures fairness and equity in evaluating student performance. However, while the validity of examinations is recognized, the broader academic challenges (such as inadequate ICT and laboratory facilities) may still indirectly affect students' ability to fully prepare for these assessments.

Table 17. **Academic Support from the Fellow Students**

Do you get any academic support from your fellow students?	**Frequency**	**Percent**	**Valid Percent**	**Cumulative Percent**
Yes	8	72.73%	72.73%	72.73%
No	3	27.27%	27.27%	27.27%
TOTAL	**11**	**100%**	**100%**	**100%**

The results show that the majority of students with physical disabilities (72.73%) receive academic support from their peers, while a smaller group (27.27%) reported not receiving such support. This indicates that peer assistance plays an important role in the academic experience of students with disabilities at BiPSU. The findings highlight the positive social environment fostered by classmates who extend help, whether through sharing notes, explaining lessons, or providing encouragement. However, the absence of support for some students suggests that peer networks are not equally available to everyone, which may lead to feelings of isolation or additional academic struggles for those without such support. These findings imply that peer collaboration and solidarity significantly enhance the academic adjustment of students with physical disabilities.

©2025, Cognizance Journal, ZAIN Publications, Fridhemsgatan 62, 112 46, Stockholm, Sweden, All Rights Reserved

cognizancejournal.com
Rheamy Baliber-Duallo, Cognizance Journal of Multidisciplinary Studies, Vol.5, Issue.9, September 2025, pg. 274-294
(An Open Accessible, Multidisciplinary, Fully Refereed and Peer Reviewed Journal)
ISSN: 0976-7797
Impact Factor: 5.183
Index Copernicus Value (ICV) = 92.57

Table 18. **Tutors/Lecturers' Academic Support and Advice to Students with Physical Disabilities**

Are tutors/lectures support and advice you academically?	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	8	72.73%	72.73%	72.73%
No	3	27.27%	27.27%	27.27%
TOTAL	**11**	**100%**	**100%**	**100%**

The results indicate that 72.73% of students with physical disabilities at BiPSU reported receiving academic support and advice from their tutors or lecturers, while 27.27% stated they did not. This suggests that most faculty members are proactive in providing guidance, encouragement, and academic support to students with disabilities. Such support is crucial in helping students cope with academic challenges and feel included in the learning environment.

However, the responses also highlight that nearly one-third of students feel unsupported by their lecturers. This gap reflects inconsistencies in faculty engagement and points to the possibility that not all instructors are equally prepared or willing to provide the necessary support. This could negatively impact students' motivation, academic success, and overall university experience. The findings imply that faculty support is a critical factor in ensuring equitable education for students with physical disabilities.

Social Problems Faced by Students with Physical Disabilities in Higher Learning Institutions

Beyond academic challenges, students with physical disabilities often encounter social problems that affect their overall educational experience. These issues may include limited peer interaction, experiences of stigma or discrimination, and feelings of isolation within the campus community. In higher learning institutions, where social engagement plays a crucial role in personal and academic growth, such barriers can hinder the development of self-confidence and belongingness. Examining these social problems in the context of Biliran Island is essential to understand how inclusive practices and supportive environments can be strengthened to promote equal opportunities for all learners.

Table 19. **Participation in Sports and Games to Students with Physical Disabilities**

Do you participate in sports and games?	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	3	27.27%	27.27%	27.27%
No	8	72.73%	72.73%	72.73%
TOTAL	11	**100%**	**100%**	**100%**

The data reveal that out of 11 students with physical disabilities, only 3 (27.27%) reported participating in sports and games, while the majority, 8 (72.73%), indicated that they do not engage in such activities. This implies that participation in extracurricular sports among students with physical disabilities in Biliran Island higher learning institutions remains very limited.

Participants shared several reasons for their non-participation. One student expressed, "Because of my disabilities and lack of self-confidence" (P1), while another emphasized, "I am not introduced in such games" (P2). Medical restrictions were also cited, as one noted, "Pinagbabawalan ako ng doktor na maghago-hago" (P3). Others admitted personal disinterest ("I am not into sports" – P4) and feelings of social anxiety ("I'm so shy to participate in games" – P5).

©2025, Cognizance Journal, ZAIN Publications, Fridhemsgatan 62, 112 46, Stockholm, Sweden, All Rights Reserved

cognizancejournal.com
Rheamy Baliber-Duallo, Cognizance Journal of Multidisciplinary Studies, Vol.5, Issue.9, September 2025, pg. 274-294
(An Open Accessible, Multidisciplinary, Fully Refereed and Peer Reviewed Journal)
ISSN: 0976-7797
Impact Factor: 5.183
Index Copernicus Value (ICV) = 92.57

These responses indicate that barriers to participation are not only physical but also social and psychological. Students often lack exposure to inclusive sports programs, face medical limitations, and struggle with low self-esteem and shyness.

Table 20. **Freedom to Worship**

Do you get freedom to worship?	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	9	81.82%	81.82%	81.82%
No	2	18.18%	18.18%	18.18%
TOTAL	**11**	**100%**	**100%**	**100%**

The findings show that a majority of the respondents (9 students or 81.82%) affirmed that they have the freedom to worship, while only 2 students (18.18%) reported otherwise. This indicates that most students with physical disabilities in BiPSU experience religious freedom and feel respected in practicing their faith.

Participant responses highlight different perspectives. One student emphasized inclusivity by stating, "Because everyone needed it and everyone has a freedom despite of who you are or what condition you have" (P1). Another expressed personal devotion, sharing, "I didn't experience going to religious group with others, but I do worship God because he already tested me, and I believe there are still challenges he will give to make me even stronger" (P2). Others also noted respect for diversity, as one said, "I have a freedom to pray to worship because we all have different religion, so we have to respect their religion" (P9).

However, some participants revealed challenges. For instance, one student mentioned being too busy with studies ("I am busy on my study" – P4), while another shared, "Dahil hindi po ako na recommend sa mga worship" (P5). Meanwhile, one participant expressed a nuanced stance: "Frankly speaking I am not religious but I still do believe in God, but I also believe in the theories thus that makes me agnostic" (P11).

These responses imply that while freedom to worship is largely available, personal, cultural, and institutional factors still shape how students with physical disabilities engage in religious practices.

Table 21. **Support from Health Services Department at University to Students with Physical Disabilities**

Do you get support from health services department at university?	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	7	63.64%	63.64%	63.64%
No	4	36.36%	36.36%	36.36%
TOTAL	**11**	**100%**	**100%**	**100%**

Out of 11 respondents, 7 students (63.64%) reported receiving support from the health services department, while 4 students (36.36%) stated they did not. This indicates that while a majority benefit from health services, a significant proportion still lack access or adequate support, which can affect their overall well-being and academic engagement.

Participant responses reflect both positive and negative experiences. One student shared a positive experience, saying, "I got support from health services" (P3). However, several highlighted challenges, such as "Most of the time the person-in-charge are not available" (P1) and "Sometimes they don't have enough materials or resources to cater the health problems of the student" (P4). Another student admitted, "I didn't have any interaction with the health services department yet" (P2), suggesting gaps in outreach or accessibility.

These findings imply that although support structures exist, inconsistencies in availability, limited resources, and lack of engagement hinder the full effectiveness of health services for students with physical disabilities.

©2025, Cognizance Journal, ZAIN Publications, Fridhemsgatan 62, 112 46, Stockholm, Sweden, All Rights Reserved

cognizancejournal.com
Rheamy Baliber-Duallo, Cognizance Journal of Multidisciplinary Studies, Vol.5, Issue.9, September 2025, pg. 274-294
(An Open Accessible, Multidisciplinary, Fully Refereed and Peer Reviewed Journal)
ISSN: 0976-7797
Impact Factor: 5.183
Index Copernicus Value (ICV) = 92.57

Table 22. **Participation and Interactions between Students with Physical Disabilities and Other Students**

Do you experience any difficulties in participating and interacting with other students?	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	4	36.36%	36.36%	36.36%
No	7	63.64%	63.64%	63.64%
TOTAL	**11**	**100%**	**100%**	**100%**

The findings revealed that out of 11 respondents, 4 students (36.36%) reported experiencing difficulties in participating and interacting with other students, while 7 students (63.64%) indicated that they did not encounter such difficulties. This indicates that the majority of students with physical disabilities perceive social inclusion positively, but a considerable portion still face challenges in interaction.

Participants expressed both positive and negative experiences. Several students emphasized that they did not struggle in socializing, saying that "Most of the student are friendly and easy to interact" and "I am very comfortable to interact with other students." One respondent added, "They gave me so much respect and value," while another noted, "They are mostly approachable and friendly." In addition, a participant shared, "All my classmates and other sections are my friends," and another confidently stated, "I'm pretty outgoing to I don't really struggle in socializing." Such responses suggest that many students with physical disabilities feel welcomed and respected by their peers, which contributes to their confidence in social participation.

On the other hand, some respondents admitted experiencing social difficulties. One student shared, "My disabilities, I often get scared of strangers talking to me," while another reflected, "Not everyone or students that can't easily to interact." These perspectives reveal that despite a generally supportive environment, there are still barriers related to fear, self-confidence, and difficulty in initiating interactions with others.

The data imply that while inclusivity and peer support are strong in some areas, there remain social gaps that need to be addressed. For higher learning institutions in Biliran Island, particularly BIPSU, this highlights the importance of structured peer support programs, counseling, and inclusive student activities that reduce fear and hesitation among students with physical disabilities.

Perceptions to Physical Disability Conditions at University

The responses revealed mixed perceptions regarding how students with physical disabilities are viewed by others at the university. Several participants shared a positive or accepting perspective, indicating resilience and self-confidence. For instance, one participant remarked, "It's normal because if me does not perceive myself as disabled, nobody else should." Similarly, another student stated, "I learned to accept my disability and my inner me does not care anymore about their perceptions." These views highlight the role of self-acceptance in shaping how external judgments are internalized, suggesting that personal resilience can mitigate the negative effects of social perceptions.

Other responses revealed a sense of misunderstanding or stereotyping by peers. One student reflected, "Maybe others at university felt uncomfortable," while another shared, "They think that I cannot see things clearly for I have a left-eye injury. But it feels like normal." These comments suggest that peers may sometimes hold misconceptions about disability conditions, leading to inaccurate assumptions.

Some participants described experiencing subtle exclusion or discomfort in social settings. For example, one student expressed, "Siguro like may mga things na mostly di namo kaya or di namo kaya ang mga kaya pod nila," pointing to limitations perceived by peers. Another added, "Some people stare at me and it's making me uncomfortable and anxious but overall, they are good and nice. I just don't like to socialize when I'm at school." This indicates that while interactions may be generally respectful, moments of unwanted attention contribute to anxiety and reluctance to socialize.

©2025, Cognizance Journal, ZAIN Publications, Fridhemsgatan 62, 112 46, Stockholm, Sweden, All Rights Reserved

cognizancejournal.com
Rheamy Baliber-Duallo, Cognizance Journal of Multidisciplinary Studies, Vol.5, Issue.9, September 2025, pg. 274-294
(An Open Accessible, Multidisciplinary, Fully Refereed and Peer Reviewed Journal)
ISSN: 0976-7797
Impact Factor: 5.183
Index Copernicus Value (ICV) = 92.57

Conversely, some responses reflected experiences of special consideration and respect. One student noted, "I think like one of those persons with disabilities they give special service for PWD. I always prioritize." Similarly, another said, "Yes maybe some people have respect in the PWD students." However, not all experiences were entirely positive, as another respondent mentioned, "They would pity me and belittle me, but some see it as something that makes us unique." This duality underscores how students with disabilities may encounter both respect and pity, reflecting inconsistent attitudes within the university community.

Overall, these findings indicate that students with physical disabilities in BIPSU experience a spectrum of perceptions, ranging from acceptance and respect to pity, stereotyping, and discomfort. The implications of these results point to the need for sustained awareness programs and sensitization workshops within higher learning institutions in Biliran Island.

Financial Problems Faced by Students with Physical Disabilities at Higher Learning Institutions

Students with physical disabilities often encounter financial challenges that affect their educational experiences and overall well-being. In higher learning institutions, these challenges may include the cost of medical care, assistive devices, transportation, and other disability-related expenses, which place additional strain beyond typical tuition and academic fees. Limited employment opportunities and lack of adequate financial aid or scholarships further intensify these struggles, making it difficult for students to fully participate in academic and social life. Examining the financial problems faced by students with physical disabilities in Biliran Island is essential to understanding how economic constraints intersect with disability, and how higher education institutions can develop more inclusive and supportive systems to promote equity and access.

Educational Sponsorship to Students with Physical Disabilities

The findings reveal that the majority of students with physical disabilities at BiPSU rely heavily on their parents as the primary source of financial support. Most participants explicitly stated that their "Parents" (P3, P4, P5, P8, P9, P11) are the ones sustaining their education. One participant specifically mentioned, "Mother" (P1), while another highlighted that their "Guardian. I have been living with my relative since Grade 1" (P6), has been their sponsor, showing that family support is a critical lifeline.

Beyond parental and guardian support, some students turn to other means of sustaining their education. For example, one shared, "My parents support my college but now that I already work as a Student Assistant, I prefer not asking money from them unless my salary isn't enough" (P2), while another said, "Working student" (P10), indicating that student employment provides supplemental financial assistance. Additionally, a participant acknowledged a combination of support systems: "Parents and TDP Scholarship" (P7), implying that scholarship opportunities play a valuable role in easing financial burdens.

These results indicate that while family remains the primary financial sponsor, students with physical disabilities face significant financial pressures, often requiring them to supplement support through work or scholarships. This reliance highlights vulnerabilities, as families may also experience financial strain, and working while studying may add stress to students already managing disability-related challenges. Scholarships and institutional support mechanisms, such as student assistantship programs, prove to be valuable interventions but may not be sufficient.

Table 23. **Adequacy of Support to Meet Direct Costs of Schooling**

Is the support adequate to meet direct costs of schooling?	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	5	45.45%	45.45%	45.45%
No	6	54.55%	54.55%	54.55%
TOTAL	**11**	**100%**	**100%**	**100%**

The data show that more than half of the respondents (54.55%) reported that the financial support they receive is not adequate to meet the direct costs of schooling. In contrast, only 45.45% indicated that their

©2025, Cognizance Journal, ZAIN Publications, Fridhemsgatan 62, 112 46, Stockholm, Sweden, All Rights Reserved

cognizancejournal.com
Rheamy Baliber-Duallo, Cognizance Journal of Multidisciplinary Studies, Vol.5, Issue.9, September 2025, pg. 274-294
(An Open Accessible, Multidisciplinary, Fully Refereed and Peer Reviewed Journal)
ISSN: 0976-7797
Impact Factor: 5.183
Index Copernicus Value (ICV) = 92.57

support is adequate. This suggests that a majority of students with physical disabilities at BiPSU experience financial strain in covering essential school-related expenses such as tuition, books, transportation, and assistive needs.

The findings highlight that students with physical disabilities face financial barriers that may limit their educational opportunities. While some students (45.45%) feel sufficiently supported, the fact that a greater percentage (54.55%) find support inadequate signals a pressing challenge. This inadequacy could stem from the limited income of families, insufficient scholarship coverage, or the added financial burden of disability-related expenses.

The inadequacy of financial support can negatively affect students' academic performance, participation, and overall well-being, as they may need to prioritize work over study or sacrifice essential educational resources. For BiPSU and other higher learning institutions in Biliran Island, this result underscores the importance of strengthening scholarship grants, financial aid programs, and disability-specific support systems to ensure that students with physical disabilities can sustain their education.

IV. CONCLUSIONS

The study concludes that students with physical disabilities at BiPSU encounter multiple challenges that intersect across financial, academic, infrastructural, and social domains.

Demographically, most are female and concentrated in bachelor's degree programs, suggesting limited progression to graduate education. While certain infrastructures and teaching materials are available and adequate, persistent inadequacies in ICT, laboratory facilities, and dormitories hinder academic success. Socially, students report both supportive peer relationships and experiences of stigma, exclusion, and limited participation in sports and extracurricular activities. Health services and freedom of worship are generally accessible, though gaps in service delivery remain. Financially, students rely heavily on family sponsorship, with many struggling due to insufficient support and limited scholarship opportunities. Overall, while BiPSU demonstrates progress in promoting inclusivity, systemic barriers continue to restrict full participation and equal opportunities for students with physical disabilities.

V. ACKNOWLEDGEMENT

The author expresses gratitude to all those who contributed one way or another to the completion of this research.

REFERENCES

1. Abanador, J., & Francisco, J. (2021). Inclusive education in the Philippines: Issues and prospects for students with disabilities. Philippine Journal of Education, 94(1), 56–67.
2. Al-Azawei, A., Serenelli, F., & Lundqvist, K. (2016). Universal Design for Learning (UDL): A content analysis of peer-reviewed journal papers from 2012 to 2015. Journal of the Scholarship of Teaching and Learning, 16(3), 39–56. https://doi.org/10.14434/josotl.v16i3.19295
3. Congress of the Philippines. (1982). Batas Pambansa Blg. 344: An Act to enhance the mobility of disabled persons by requiring certain buildings, institutions, establishments, and public utilities to install facilities and other devices. https://lawphil.net/statutes/bataspam/bp1982/bp_344_1982.html
4. Congress of the Philippines. (1992). Republic Act No. 7277: Magna Carta for disabled persons. https://lawphil.net/statutes/repacts/ra1992/ra_7277_1992.html
5. Creswell, J. W., & Plano Clark, V. L. (2018). Designing and conducting mixed methods research (3rd ed.). SAGE Publications.
6. Grimes, S., Southgate, E., Scevak, J., & Buchanan, R. (2019). University student perspectives on institutional non-disclosure of disability and learning challenges: Reasons for staying invisible. International Journal of Inclusive Education, 23(6), 639–655. https://doi.org/10.1080/13603116.2019.1602364
7. Jopillo, A., & Gines, A. (2017). Inclusive education in the Philippines: Current context and challenges. International Journal of Education and Research, 5(9), 169–180.
8. Kabuta, L. G. (2014). Problems facing students with physical disabilities in higher learning institutions in Tanzania (Master's thesis). The Open University of Tanzania. https://repository.out.ac.tz/808/
9. Kiuppis, F. (2018). Why (not) associate the principle of inclusion with disability? Tracing connections from the start of the 'Salamanca process'. International Journal of Inclusive Education, 22(7), 691–706. https://doi.org/10.1080/13603116.2017.1396505

©2025, Cognizance Journal, ZAIN Publications, Fridhemsgatan 62, 112 46, Stockholm, Sweden, All Rights Reserved

ISSN: 0976-7797
Impact Factor: 5.183
Index Copernicus Value (ICV) = 92.57

10. Madriaga, M. (2007). Enduring disablism: Students with dyslexia and their pathways into UK higher education and beyond. Disability & Society, 22(4), 399–412. https://doi.org/10.1080/09687590701337942
11. Moriña, A. (2017). Inclusive education in higher education: Challenges and opportunities. European Journal of Special Needs Education, 32(1), 3–17. https://doi.org/10.1080/08856257.2016.1254964
12. Newman, L., Wagner, M., Knokey, A. M., Marder, C., Nagle, K., Shaver, D., & Wei, X. (2011). The post-high school outcomes of young adults with disabilities up to 8 years after high school: A report from the National Longitudinal Transition Study-2 (NLTS2). U.S. Department of Education.
13. Sharma, U., & Das, A. (2015). Inclusive education in India: Past, present and future. Support for Learning, 30(1), 55–68. https://doi.org/10.1111/1467-9604.12079
14. UNESCO. (1994). The Salamanca Statement and Framework for Action on Special Needs Education. UNESCO.
15. United Nations. (2006). Convention on the Rights of Persons with Disabilities (CRPD). United Nations.

©2025, Cognizance Journal, ZAIN Publications, Fridhemsgatan 62, 112 46, Stockholm, Sweden, All Rights Reserved