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STUDY HABITS AND INFLUENCING FACTORS AMONG CHED MERIT SCHOLARS IN THE CORDILLERA REGION

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ABSTRACT

This study investigated the study habits, influencing factors, and academic challenges of CHED Merit Scholars in the Cordillera Administrative Region (CAR). Using a quantitative descriptive design and survey questionnaires, data were collected from 114 scholars and analyzed through weighted means, frequencies, percentages, and t-test/ANOVA.

Findings show that scholars generally display moderately practiced study habits, particularly in completing homework, preparing school materials, organizing notes, and recording assignments. They also perceive their study habits as having a strong influence on academic performance, with financial stability, scholarship benefits, effective note-taking, and family support identified as key contributing factors.

The major challenges reported include pressure to maintain high grades for scholarship retention, mental health concerns, burnout, and financial constraints. Less common challenges involve adapting to learning modalities, limited academic support, and access to learning materials, indicating successful adjustment to current learning environments. Although variations in study habits were observed by sex and school type, these differences were not statistically significant.

Keywords: *CHED Merit Scholars, study habits, academic challenges, influencing factors, academic performance, quantitative descriptive research, Cordillera Administrative Region (CAR)*

1. INTRODUCTION

Effective study habits such as time management, organization, motivation, and self-regulation are key predictors of academic success (Credé & Kuncel, 2018). This study examines the study habits of CHED Merit Scholars in the Cordillera Region, focusing on their level of practice, influencing factors, and academic challenges. Understanding these aspects informs strategies to strengthen learning behaviors, address barriers, and promote sustained success in higher education.

The CHED Merit Scholarship Program (CMSP) provides financial support, covering tuition, stipends, and allowances, particularly benefiting marginalized groups, including underprivileged citizens, persons with disabilities, and dependents of solo parents (CHED, n.d.; Philippine Go, 2024). While financial aid motivates academic achievement, scholars' success also relies on personal factors motivation, resilience, self-discipline, and strategic study habits and institutional support, mentorship, and access to resources (Sarmiento & Oracion, 2021; Nazeer & Raza, 2022; Reysen, Degges-White, & Reysen, 2020).

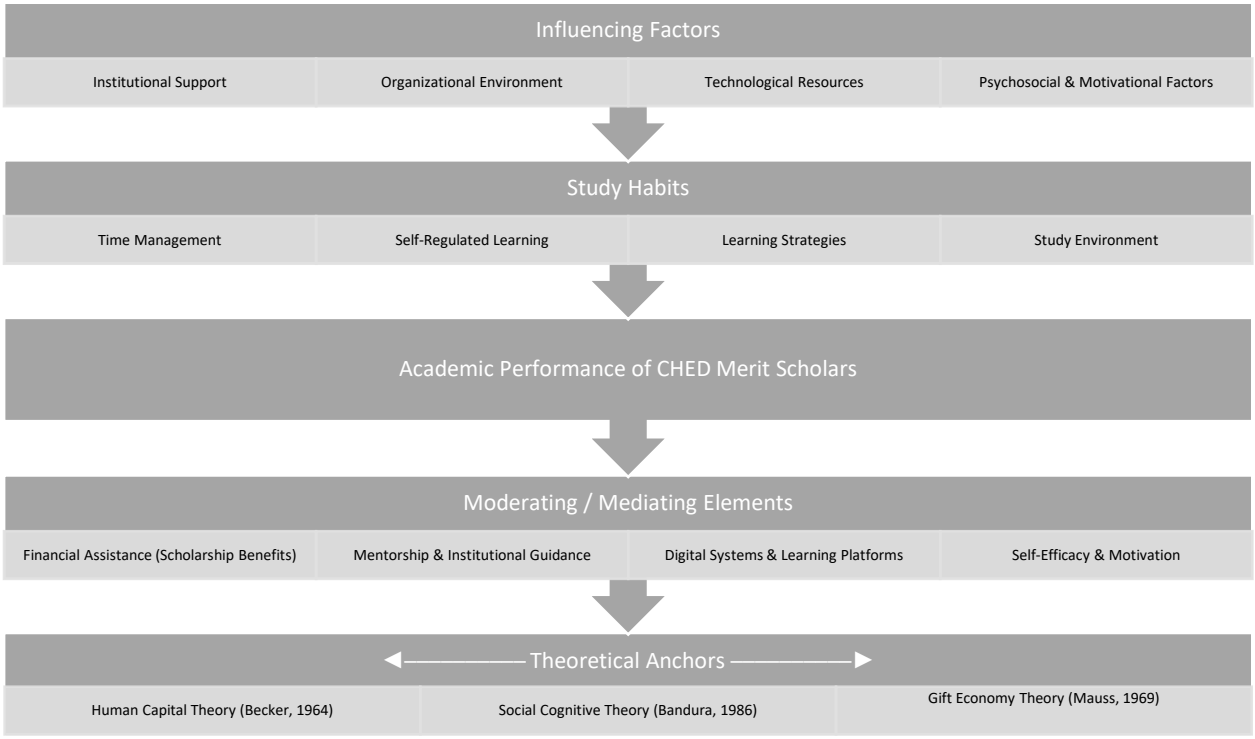
This study aims to empower CHED Merit Scholars through self-reflection on study behaviors, identification of influencing factors, and recognition of academic challenges. Findings are expected to guide CHED and higher education institutions in improving scholarship policies, academic support, mentorship programs, and student interventions, ultimately fostering competent and socially responsible graduates (Rayan, Mina, & Farah, 2024).

2. CONCEPTRUAL FRAMEWORK

This study investigates how study habits and related influencing factors affect the academic performance of CHED Merit Scholars in the Cordillera Region. Key study habits such as time management, strategic learning, and self-regulation are critical determinants of academic success (Pandey & Pal, 2023; Credé & Kuncel, 2018) and are shaped by institutional, environmental, technological, and psychosocial factors that influence engagement, motivation, and access to resources (Wang et al., 2024; Kumari & Rani, 2025).

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Merit-based scholarships provide financial support and motivation, enhancing commitment to academic goals, though eligibility pressures may also introduce stress (Aydin, 2022; Raden et al., 2024). In the Philippine context, the CHED Merit Scholarship (CMO No. 08, s. 2019) aims to develop competent, socially responsible graduates. The framework is grounded in Human Capital Theory, Social Cognitive Theory, and Gift Economy Theory, highlighting the interplay of individual agency, institutional support, and moral obligation in shaping study behaviors and academic outcomes (Becker, 1964; Bandura, 1986; Mauss, 1969). Empirical evidence shows that combining financial aid with mentorship, psychosocial support, conducive learning environments, and digital innovations enhances academic performance and efficiency (Ahmed et al., 2022; Blancaflor et al., 2022). Legislative mandates, including RA 7722, RA 8292, and RA 10173, further guide scholarship implementation and ethical management of scholar data.



3. STATEMENT OF THE PROBLEM

The study aimed to assess the academic performance of the Commission on Higher Education (CHED) Merit Scholarship programs.

1. What is the Level of Practice on Study Habits of CHED Merit Scholars in Enhancing Their Academic Success.
   1.1 Is there a significant difference in the level of Practice on Study Habits of CHED Merit Scholars in Enhancing their Academic Succes when group according the type of HEI and sex?
2. What is the Level of Influence of Study Habits on Academic Success of CHED Merit Scholars.
   2.1 Is there a significant difference in the level of Influence on Study Habits on Academic Succes of CHED Merit Scholars when group according the type of HEI and sex?
3. What are the challenges encountered by the CHED Merit Scholars in maintaining their academic success?

4. RESEARCH DESIGN

This study employed a descriptive quantitative survey design to assess the study habits and influencing factors of CHED Merit Scholars in the Cordillera Administrative Region (CAR). This design was appropriate as it allowed the researcher to describe and quantify scholars' study behaviors without implementing an intervention. Surveys facilitated efficient data collection from numerous participants, enabling the computation of levels, averages, and differences to identify patterns and variations in study habits. The non-intrusive approach ensured ethical compliance and minimized participant risk. Following McCombes (2019), the descriptive method provided a systematic account of the extent to which scholars practice effective study habits and highlighted variations across selected demographic characteristics.

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Locale and Population of the Study

The study respondents were CHED Merit Scholars from the Cordillera Administrative Region (CAR), specifically from Abra, Apayao, Benguet, Ifugao, Kalinga, Mountain Province, and the highly urbanized City of Baguio. The region is home to a variety of CHED-recognized higher education institutions (HEIs), including both state universities and colleges (SUCs) and private institutions, all of which participate in the CHED Merit Scholarship Program. The study population comprised all scholars awarded the CHED Merit Scholarship for the Academic Year 2021–2022, totaling 114 respondents.

Treatment of Data

The following methods of data analysis were employed to answer the specific problems of the study:
Frequency and Percentage were used to present the demographic profile of the CHED Merit Scholars in terms of sex and type of school (public or private Higher Education Institution).

Weighted Mean was used to determine the level of practice on study habits and the extent of influence of various factors affecting the academic success of CHED Merit Scholars.

Weighted Mean = $\Sigma(f \times x) / N$
where: f = frequency of responses;
x = numerical weight assigned to each response;
N = total number of respondents.
t-test and Analysis of Variance (ANOVA)
These were utilized to determine whether there is a significant difference in the level of practice on study habits, and the extent of influence of factors
when the scholars are grouped according to sex and type of school.
Ranking was applied to determine the most common challenges encountered by CHED Merit Scholars while pursuing their studies.
The interpretation of weighted mean values was based on the following Likert Scale:

Scale	Range	Descriptive Interpretation
4	3.26 – 4.00	Highly Practiced / Highly Influential
3	2.51 – 3.25	Moderately Practiced / Moderately Influential
2	1.76 – 2.50	Slightly Practiced / Slightly Influential
1	1.00 – 1.75	Not Practiced / Not Influential

4. RESULT, ANALYSIS AND DISCUSSION

Table 1 Level of Practice on Study Habits of CHED Merit Scholars in Enhancing Their Academic Success

Indicators	WM	Description	Rank
1. Recording all assignments and academic tasks	3.25	Moderately Practiced	2
2. Bringing completed homework and necessary materials to school	3.67	Highly Practiced	1
3. Communicating regularly and effectively with teachers regarding academic concerns	3.02	Moderately Practiced	8
4. Establishing a dedicated and distraction-free study area at home	3.08	Moderately Practiced	6
5. Starting study sessions with the most challenging subjects	3.14	Moderately Practiced	4
6. Preparing in advance for complex or difficult subjects	3.09	Moderately Practiced	5
7. Taking clear, comprehensive, and organized notes during lectures and readings	3.22	Moderately Practiced	3
8. Managing time effectively to avoid procrastination	2.87	Moderately Practiced	9
9. Practicing self-care to maintain physical and mental well-being for effective learning	3.06	Moderately Practiced	7
Average	3.15	Moderately Practiced	

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Table 1 indicates that CHED Merit Scholars demonstrate a moderate level of study habits (WM = 3.15). While scholars show responsibility, organization, and engagement, they face challenges in consistency, time management, and academic communication. The highest-rated habits bringing necessary materials (WM = 3.67), recording assignments (WM = 3.25), and taking organized notes (WM = 3.22) reflect preparedness, accountability, and active learning, aligning with Human Capital Theory (Becker, 1993) and Social Cognitive Theory (Bandura, 1986).

Moderately practiced habits, including prioritizing difficult subjects (WM = 3.14), preparing for complex topics (WM = 3.09), and establishing a dedicated study space (WM = 3.08), suggest partial application of effective learning strategies, potentially hindered by environmental constraints and academic pressures (Jafari et al., 2019; Elango & Manimozhi, 2021). The least-practiced habits time management (WM = 2.87), communication with teachers (WM = 3.02), and self-care highlight areas for improvement, as poor time management and limited teacher interaction can increase stress and reduce performance (Khan et al., 2021; Bandura, 1986).

Although no significant differences were found by school type or sex ($p > 0.05$), indicator-level variations reveal meaningful patterns in scholars' academic behaviors, emphasizing the need to strengthen time management, self-care, and communication skills to support sustained academic success.

Table 1.1 Difference in the level of Practice on Study Habits of CHED Merit Scholars in Enhancing Their Academic Success when they are grouped according to type of school

Indicators	Private	Public
1. Recording all assignments and academic tasks	3.00	3.51
2. Bringing completed homework and necessary materials to school	3.62	3.73
3. Communicating regularly and effectively with teachers regarding academic concerns	2.96	3.08
4. Establishing a dedicated and distraction-free study area at home	2.96	3.20
5. Starting study sessions with the most challenging subjects	2.96	3.33
6. Preparing in advance for complex or difficult subjects	3.05	3.14
7. Taking clear, comprehensive, and organized notes during lectures and readings	3.16	3.27
8. Managing time effectively to avoid procrastination	2.84	2.90
9. Practicing self-care to maintain physical and mental well-being for effective learning	3.00	3.12
Average	3.06	3.25
p-value=0.11 α=0.05	Not Significant	

Type of School. Public school scholars reported a slightly higher overall mean (3.25) than private school scholars (3.06). Both groups demonstrated the strongest engagement in bringing completed homework and necessary materials to school, reflecting accountability and preparedness, consistent with Human Capital Theory (Becker, 1993). Notable differences were observed in recording assignments, with public school scholars scoring higher, suggesting stronger adherence to organizational strategies. Moderately practiced behaviors such as preparing in advance and establishing distraction-free study areas were slightly higher among public school scholars, potentially reflecting adaptive strategies in resource-limited environments (Jafari, Aghaei, & Khatony, 2019). Time management remained the weakest skill for both groups, highlighting the need for targeted interventions.

Table 1.2 Difference in the level of Practice on Study Habits of CHED Merit Scholars in Enhancing Their Academic Success when they are grouped according to sex

Indicators	Male	Female
1. Recording all assignments and academic tasks	3.43	3.22
2. Bringing completed homework and necessary materials to school	3.86	3.64
3. Communicating regularly and effectively with teachers regarding academic concerns	3.36	2.97
4. Establishing a dedicated and distraction-free study area at home	3.29	3.04
5. Starting study sessions with the most challenging subjects	3.29	3.12

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6. Preparing in advance for complex or difficult subjects	3.36	3.05
7. Taking clear, comprehensive, and organized notes during lectures and readings	3.00	3.25
8. Managing time effectively to avoid procrastination	3.00	2.85
9. Practicing self-care to maintain physical and mental well-being for effective learning	3.21	3.03
Average	3.31	3.13

p-value=0.14 α=0.05 Not Significant

Male scholars reported a slightly higher overall mean (3.31) than female scholars (3.13). Males scored higher on proactive, goal-oriented behaviors such as communicating with teachers and preparing for complex subjects, aligning with self-regulated learning principles (Bandura, 1986). Females scored higher in taking clear, organized notes, suggesting a focus on detail-oriented and systematic learning strategies. Both sexes faced challenges in time management, academic workload, and self-care, indicating common areas for support (Elango & Manimozhi, 2021).

Table 2. Level of Influence of Study Habits on Academic Success of CHED Merit Scholars

Indicators	WM	Description	Rank
1. Time management and organization skills	3.31	High Influence	9
2. Motivation and goal-setting in studies	3.42	High Influence	4
3. Study environment and available learning resources	3.32	High Influence	8
4. Academic support from teachers and peers	3.15	Moderate Influence	10
5. Personal discipline and consistency in study habits	3.34	High Influence	7
6. Effective note-taking and review techniques	3.49	High Influence	2
7. Access to online learning materials and technology	3.39	High Influence	5
8. Family encouragement and support	3.48	High Influence	3
9. Financial stability and scholarship benefits	3.59	High Influence	1
10. Emotional and mental well-being	3.35	High Influence	6
Average	3.39	High Influence	

The study revealed that study habits exert a high influence (WM = 3.39) on the academic success of CHED Merit Scholars in the Cordillera Region, highlighting the critical role of structured study behaviors in shaping performance outcomes. Among the indicators, financial stability and scholarship benefits ranked highest (WM = 3.59), emphasizing that alleviating financial burdens enables scholars to focus on their studies, access learning resources, and maintain consistent academic engagement (RSIS International, n.d.; Ahmed et al., 2022).

Effective note-taking and review techniques (WM = 3.49) and family encouragement and support (WM = 3.48) were also highly influential, underscoring the importance of strategic learning methods and a supportive home environment in enhancing comprehension, retention, motivation, and persistence (Credé & Kuncel, 2008; Fan & Chen, 2001; Mueller & Oppenheimer, 2014). Other highly rated factors included motivation and goal-setting, access to online learning resources, emotional and mental well-being, and personal discipline, reflecting the interplay of self-regulated learning, personal drive, and conducive learning conditions in achieving academic success (Bandura, 1986; Locke & Latham, 2002; Zee & Koomen, 2016).

Conversely, academic support from teachers and peers was rated moderately (WM = 3.15), suggesting that CHED Merit Scholars rely primarily on self-regulated and independent study habits while selectively engaging external guidance when needed. Overall, the findings emphasize that effective study habits supported by financial, familial, and technological resources play a decisive role in academic achievement. Strengthening underutilized areas such as time management, study environment optimization, and academic collaboration can further enhance learning outcomes.

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Table 2.1 Difference in the level Influence of Study Habits on Academic Success of CHED Merit when grouped according to type of school

Indicators	Private	Public
1. Time management and organization skills	3.25	3.37
2. Motivation and goal-setting in studies	3.35	3.51
3. Study environment and available learning resources	3.31	3.33
4. Academic support from teachers and peers	3.11	3.20
5. Personal discipline and consistency in study habits	3.31	3.37
6. Effective note-taking and review techniques	3.43	3.56
7. Access to online learning materials and technology	3.39	3.40
8. Family encouragement and support	3.36	3.61
9. Financial stability and scholarship benefits	3.58	3.61
10. Emotional and mental well-being	3.31	3.40
Average	3.34	3.44

p-value=0.11 α=0.05 Not Significant

The study found that CHED Merit Scholars perceive study habits as strongly influencing academic success, with public school scholars (WM = 3.44) rating this influence slightly higher than private school scholars (WM = 3.34). Although the difference was not statistically significant (p = 0.11), indicator-level variations reveal meaningful insights. Both groups consistently rated financial stability and scholarship benefits and family encouragement and support as the most influential factors, highlighting the critical roles of financial security and supportive home environments in enabling consistent study routines, reducing stress, and fostering academic engagement (Ahmed et al., 2022; Elango & Manimozhi, 2021). Public school scholars additionally rated effective note-taking, review techniques, and motivation higher, suggesting adaptive strategies in response to competitive or resource-constrained environments (Jäckel, Schiffner, & Schneider, 2025). Moderately high indicators, such as time management, personal discipline, and emotional well-being, reflect the importance of structured routines and psychological stability, whereas academic support from teachers and peers was rated lowest, indicating scholars' reliance on self-regulation over external guidance.

Table 2.2 Difference in the level Influence of Study Habits on Academic Success of CHED Merit when grouped according to sex

Indicators	Private	Public
1. Time management and organization skills	3.57	3.27
2. Motivation and goal-setting in studies	3.64	3.39
3. Study environment and available learning resources	3.43	3.30
4. Academic support from teachers and peers	3.21	3.14
5. Personal discipline and consistency in study habits	3.64	3.29
6. Effective note-taking and review techniques	3.08	3.55
7. Access to online learning materials and technology	3.36	3.40
8. Family encouragement and support	3.43	3.49
9. Financial stability and scholarship benefits	3.57	3.60
10. Emotional and mental well-being	3.36	3.35
Average	3.43	3.38

p-value=0.50 α=0.05 Not Significant

Regarding sex differences, male scholars reported a slightly higher overall mean (3.43) than females (3.38), yet this was also statistically insignificant (p = 0.50). Males emphasized motivation, goal-setting, and personal discipline, while females prioritized financial stability and structured learning strategies**.** Both sexes shared high perceptions of family support, access to learning resources, and emotional well-being, and both rated teacher and peer support lowest, reflecting a general tendency toward independent study strategies.

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Table 3. Challenges Encountered by CHED Merit Scholars in Maintaining Academic Success

Indicators	Number of respondents	Percentage (%)
1. Difficulty balancing academic workload and scholarship requirements	35	33.02
2. Limited access to learning materials or internet connection	32	30.19
3. Financial difficulties despite scholarship allowance	56	52.83
4. Lack of motivation or burnout	61	57.55
5. Poor time management and procrastination	56	52.83
6. Family or personal problems affecting academic focus	43	40.57
7. Limited academic support or mentorship	18	16.98
8. Mental health challenges or stress	73	68.87
9. Difficulty adapting to new learning modalities (online/blended)	12	11.32
10. Pressure to maintain high grades for scholarship retention	77	72.64

CHED Merit Scholars encounter multidimensional challenges that impact academic performance, with the most prevalent being pressure to maintain high grades for scholarship retention (72.64%), as mandated by CHED Memorandum Order No. 8, s. 2019. Mental health issues and stress (68.87%), lack of motivation or burnout (57.55%), and financial difficulties despite scholarship allowances (52.83%) further underscore the combined psychological, social, and financial pressures affecting their engagement (Martindale & Hammons, 2013; Reysen, Degges-White, & Reysen, 2020). Intermediate challenges, such as poor time management, procrastination, and family or personal problems, hinder consistent study habits and highlight the need for structured support programs (Gamage & Perera, 2021).

Less frequent challenges difficulty adapting to online/blended learning, limited mentorship, and access to learning materials indicate that most scholars have effectively adapted to post-pandemic learning formats and developed independent strategies to overcome resource gaps.

The findings emphasize the need for targeted institutional interventions, including academic counseling, stress management workshops, flexible assessment systems, financial advisory services, and faculty training to promote equitable grading. Supporting scholars in balancing academic and external responsibilities is essential for sustaining motivation, well-being, and consistent academic success.

5. SUMMARY OF FINDINGS

1. The study revealed that CHED Merit Scholars generally exhibit a moderate level of practice in their study habits. Scholars consistently demonstrated accountability and engagement through bringing completed homework, recording assignments, and taking organized notes. However, time management, self-care, and regular communication with teachers were less practiced, highlighting areas for targeted support. Differences in study habits based on school type and sex were observed numerically, with public school and male scholars showing slightly higher scores, though these differences were not statistically significant, emphasizing the greater influence of personal motivation, self-discipline, and scholarship-driven accountability.
2. Scholars perceived their study habits as highly influential on academic success. Key factors included financial stability and scholarship benefits, effective note-taking and review techniques, and family encouragement. These results underscore the importance of combining external support systems with internal self-regulatory strategies to sustain academic achievement. Observed variations by school type and sex were minimal and statistically insignificant, indicating broad recognition of study habits' role across demographics.
3. The primary challenges encountered by scholars were pressure to maintain high grades for scholarship retention, mental health issues, burnout, and financial difficulties. Factors such as instructor grading variability, part-time work, and family expectations intensified these pressures. Less frequently reported challenges included adapting to new learning modalities, limited academic support, and restricted access to learning resources, suggesting that most scholars have effectively adapted to modern learning environments and developed strategies to manage academic demands independently.

6. CONCLUSIONS

1. CHED Merit Scholars demonstrate strong accountability, preparedness, and active engagement in their studies, yet the inconsistent practice of key self-regulatory skills, such as time management, self-care, and proactive communication indicates a need for further support to fully optimize academic performance.

2. Study habits are recognized by scholars as having a significant influence on academic success, highlighting that internal motivation, structured learning strategies, and access to enabling resources, such as financial support and family encouragement, play a critical role in sustaining high academic achievement.

3. The challenges encountered, including scholarship retention pressures, mental health concerns, and financial or personal responsibilities, reveal that academic success is shaped by both personal effort and external conditions, emphasizing the need for comprehensive support systems that address skill development, well-being, and adaptive learning strategies.

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