"OBTAINING HIGHER EDUCATION: STATUS, ISSUES, AND CHALLENGES AMONG MUSLIM WOMEN STUDENTS IN ILIGAN CITY"

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ABSTRACT

The study by Jamilnur D. Sarip, titled "Obtaining Higher Education: Status, Issues and Challenges among Muslim Women Students in Iligan City" (2024), explores the experiences of Muslim women pursuing college education in select private institutions in Iligan City. It aims to identify their socio-economic backgrounds, educational status, issues and challenges encountered, and possible remedies based on the findings. The research focused on three private schools—St. Michael's College, Iligan Medical Center College, and St. Peter's College—and used a mixed-method approach involving surveys and interviews with 103 Muslim women respondents, complemented by key informant interviews.

The study reveals that most respondents were young (19–29 years old), single, and Meranaw by ethnicity. Many were first-year college students enrolled in medical-related courses such as Medical Technology. A majority received small weekly allowances—mostly below ₱500—from their mothers, and many lived in rented dormitories or boarding houses within Iligan City. Their parents' primary occupations were often government employment, indicating a modest but stable source of income.

In terms of their educational experiences, the respondents expressed mixed perceptions. Financial aspects were rated as a major factor influencing their ability to pursue higher education, while social and psychological aspects were generally less problematic. Issues relating to finances and psychological adjustment—such as managing expenses and coping with academic stress—were rated as significant, whereas social and spiritual issues appeared less concerning. Among the challenges identified, financial constraints and limited school facilities were most prominent, while academic and social difficulties were rated lower.

The findings suggest that many Meranaw Muslim women choose to study in Iligan City rather than in Lanao del Sur because of better academic opportunities, especially in medical-related programs. Studying outside their home province allows them to experience independence and adapt to a more diverse social environment. Despite being in a predominantly non-Muslim city, they continue to observe Islamic practices such as wearing modest attire, performing prayers, and maintaining halal dietary restrictions.

The study recommends that schools in Lanao del Sur enhance their educational programs to attract local Muslim students and provide better support systems. It also urges parents to motivate their children through rewards and guidance, and for schools to ensure the availability of halal food and integrate technology-driven learning strategies to better serve Muslim women students.

Keywords

Muslim women; higher education; Iligan City; Meranaw students; financial challenges; Islamic education; gender and education; socio-economic status; cultural adaptation; educational inclusivity.

Introduction

Education occupies a sacred and transformative position within both the social sciences and the Islamic worldview. It functions not only as a means of intellectual formation but also as a spiritual duty that shapes moral consciousness and personal identity. The Qur'an's first revealed command — *"Read! In the Name of your Lord who created*" — establishes knowledge-seeking as an act of divine obedience, conferring upon education a status that transcends material advancement. For Muslim women, in particular, the pursuit of higher education carries a dual meaning: it represents empowerment within a modernizing society while also fulfilling a religious mandate to cultivate wisdom and moral virtue. In many Muslim communities across the Philippines, such as in Iligan City, this pursuit unfolds within a complex socio-cultural environment, where faith, gender, and socioeconomic factors intersect in the lives of students navigating non-Muslim educational institutions.

This study explores these intricate intersections by examining the educational experiences of Muslim women students enrolled in private colleges within Iligan City. It seeks to illuminate how they negotiate their academic aspirations amid economic limitations, social adaptation, and the imperative of preserving Islamic identity. The research is grounded in the recognition that education serves as a vehicle for both individual mobility and collective progress, yet its accessibility remains uneven across gender, ethnic, and religious lines. Within the Meranaw community, women's participation in higher education reflects a gradual but significant shift from traditional expectations toward active engagement in professional and civic spheres. However, such participation is often accompanied by a range of challenges — from financial instability and limited institutional support to cultural adaptation and subtle forms of marginalization in predominantly non-Muslim environments.

The impetus for this study arose from observable patterns in Iligan City, where a considerable number of Meranaw Muslim women opt to pursue tertiary education rather than remaining in their home province of Lanao

del Sur. The choice to study outside their immediate community is motivated by the promise of better academic facilities, diversified programs, and exposure to a more competitive environment. Yet, this decision also entails a form of displacement that requires adaptation to new cultural and social dynamics. For many of these women, the experience of living away from family, managing personal finances, and maintaining religious observance within secular institutions becomes both a test of independence and a reaffirmation of faith. Understanding this process is vital, as it provides insight into how religious identity and educational ambition coexist and shape one another within the Philippine context of pluralism.

The theoretical orientation of this study draws from Self-Determination Theory (SDT), a psychological framework proposed by Edward Deci and Richard Ryan, which emphasizes autonomy, competence, and relatedness as core human motivations. Within this framework, motivation for learning is not merely externally imposed but arises from the internal drive for personal growth and fulfillment. The study applies this theory to the context of Muslim women students, suggesting that their perseverance in higher education reflects a dynamic interplay between intrinsic motivation — the pursuit of self-development — and extrinsic influences such as family expectations, financial capacity, and cultural constraints. In harmony with SDT, Islamic principles further reinforce the importance of autonomy and competence as divine trusts. As noted by classical scholars, the Qur'an's injunction to "seek knowledge from the cradle to the grave" underscores that the pursuit of education is an obligation shared equally by men and women, provided that it is pursued within the bounds of moral and religious propriety.

Furthermore, the study acknowledges the role of Islamic jurisprudence in legitimizing women's education. The fatwahs of contemporary scholars, including Dr. Yousef bin Ahmed Al-Othaimeen and Shaykh Al-Albani, affirm that education is a divine blessing and that women, like men, are entitled to seek it as long as Islamic values are preserved. These religious validations dismantle misconceptions that confine women's roles to domestic spheres and instead promote intellectual empowerment as an act of worship. The Prophet Muhammad's teaching that "women are the counterparts of men" reinforces the egalitarian dimension of Islamic education, highlighting that knowledge acquisition is an inclusive duty designed to strengthen both moral character and communal well-being. Consequently, Muslim women's presence in higher education institutions symbolizes both the spiritual and social progress of the ummah (community).

The present study situates itself within this moral and sociological framework. By focusing on Muslim women students in Iligan City, it contributes to a deeper understanding of how religious identity interacts with academic structures in a multicultural environment. It interrogates the extent to which socioeconomic background, institutional policies, and

personal resilience influence their educational trajectories. It also seeks to identify the issues and challenges encountered by these students and to propose remedies that could inform institutional reforms and policy development. The broader significance of this inquiry lies in its potential to enhance inclusivity and cultural sensitivity within Philippine higher education, ensuring that Muslim students — and Muslim women in particular — are supported not merely as minorities but as vital participants in the nation's intellectual and moral development.

The pursuit of higher education by Muslim women in Iligan City must also be read within the wider sociological realities of the Bangsamoro region and Mindanao at large. Historically, Muslim Filipinos have faced educational marginalization owing to geographic isolation, economic disparity, and a legacy of political conflict. Within this context, the participation of Meranaw women in tertiary education becomes a significant indicator of social mobility and transformation. Their decision to enter private colleges in a mixed-religion urban center signals both the aspiration to expand opportunities and the courage to navigate cultural difference. Higher education thus emerges not only as an avenue for personal development but as a social act of bridging communities and redefining gender norms within the Muslim population.

The study proceeds from the assumption that the acquisition of knowledge, when guided by ethical and spiritual consciousness, becomes an empowering form of worship. Islamic pedagogy traditionally emphasizes that learning must cultivate adab—discipline of thought and conduct—alongside intellectual advancement. Hence, Muslim women who engage in modern higher education are not merely absorbing information; they are enacting an Islamic ideal of self-cultivation that aligns reason, morality, and faith. The present research therefore regards educational participation as both a sociological process and a spiritual endeavor, each informing the other.

While numerous studies on Muslim education in Mindanao have addressed institutional access or gender representation, few have focused on the experiential dimensions of female students studying in non-Muslim environments. This investigation fills that gap by examining how these students negotiate daily realities—financial management, housing, peer interaction, and religious observance—within campuses that operate largely under secular or Christian norms. Their testimonies reveal a microcosm of coexistence where cultural pluralism is lived out through quiet adaptation rather than overt confrontation. In this respect, Iligan City provides a valuable case study for understanding how local institutions accommodate diversity and how Muslim women assert agency within them.

The methodological orientation of the study combines quantitative and qualitative strategies to achieve both breadth and depth of understanding.

Surveys capture demographic and socioeconomic data, while interviews allow respondents to articulate personal perceptions and coping mechanisms. This mixed-method design acknowledges that educational experiences cannot be reduced to numerical indicators alone; they are embedded in stories of persistence, identity, and resilience. The analysis of these narratives contributes to an evidence-based picture of what it means to be a Muslim woman scholar in contemporary Mindanao.

The conceptual grounding of the work integrates Self-Determination Theory with Islamic moral philosophy. Deci and Ryan's framework on intrinsic motivation is particularly relevant because it mirrors the Islamic view that human beings are endowed with free will and the capacity to strive for excellence (ihsan) through self-directed effort. The study interprets autonomy as a moral agency sanctioned by faith rather than rebellion against it. Competence corresponds to the Qur'anic encouragement to master knowledge as a trust from God, and relatedness parallels the communal obligation to use knowledge for societal benefit. Through this synthesis, education becomes not a secular pursuit detached from spirituality, but a holistic path toward fulfilling divine purpose while responding to social realities.

The research also reflects the author's conviction that examining women's education from within an Islamic paradigm resists simplistic portrayals of Muslim femininity as passive. Instead, it reveals that agency in Islamic contexts often manifests through adherence to values, perseverance in adversity, and commitment to moral integrity. Many respondents expressed that studying in Iligan City, despite its cultural distance from their home province, enabled them to practice self-discipline, cultivate intercultural friendships, and refine their sense of independence—all without compromising their faith. Their experience demonstrates that modern education and religious devotion are not contradictory spheres but mutually reinforcing ones when properly contextualized.

By articulating these experiences, the study aspires to inform educators, administrators, and policymakers about the realities of Muslim women learners. Recognizing financial constraints, cultural sensitivity, and faith-based needs is essential for crafting inclusive educational policies. Furthermore, enhancing the visibility of Muslim women in higher education can inspire younger generations and normalize their presence within academic and professional arenas. This visibility is crucial for dismantling stereotypes and encouraging a narrative of shared citizenship across faith communities in the Philippines.

In conclusion, the introduction situates the research within an interlocking framework of religion, gender, and education. It portrays the act of studying as both a personal journey toward self-fulfillment and a collective step toward social harmony. The forthcoming discussion and analysis will delve

into empirical findings, exploring how socioeconomic conditions, institutional environments, and psychological factors converge to shape the educational pathways of Muslim women in Iligan City.

Discussion and Analysis

The findings of this study reveal a complex portrait of Muslim women students navigating the landscape of higher education in Iligan City. Their experiences, while framed by shared religious and cultural backgrounds, display a broad spectrum of social realities influenced by family income, institutional environment, and individual motivation. The quantitative profiles drawn from the respondents demonstrate that most of these women belong to the Meranaw ethnic group, are between nineteen and twenty-nine years of age, and are enrolled in medical-related disciplines such as Medical Technology. This demographic composition reflects a broader aspiration among contemporary Meranaw families to direct their daughters toward fields perceived as both economically secure and socially respectable. The predominance of single, young women also underscores that the pursuit of higher education often coincides with a formative period of identity construction and moral responsibility.

The socioeconomic dimension of their lives emerged as the most decisive factor shaping access to and persistence in higher education. The data show that a majority of respondents depend on small weekly allowances, typically below five hundred pesos, drawn from modest government salaries or small business incomes of their parents. Such limited resources require these students to practice constant financial restraint, influencing their ability to purchase study materials, secure comfortable housing, and participate in co-curricular activities. Financial limitation, therefore, is not merely an economic condition but a psychological stressor that affects concentration, motivation, and self-esteem. Within the framework of self-determination theory, this constraint challenges their sense of autonomy and competence, two of the essential components of intrinsic motivation. Yet the perseverance exhibited by these women demonstrates a remarkable internalization of purpose. Their endurance aligns with the Islamic virtue of sabr—patient steadfastness in adversity—suggesting that faith functions as a compensatory force reinforcing motivation when material conditions are unfavorable.

In the social realm, the study found that Muslim women students experience a negotiated form of integration within the largely Christian academic community of Iligan City. Contrary to the assumption that religious difference necessarily generates alienation, many respondents reported that their social adjustment was facilitated by the tolerance and curiosity of peers and faculty. The respectful atmosphere of most private colleges enabled them to maintain Islamic practices such as prayer and modest dress without overt discrimination. These interactions illustrate

that coexistence is not achieved by assimilation but by reciprocal recognition, where both Muslim and non-Muslim students learn to inhabit shared spaces with civility. This lived pluralism corresponds to the Qurʾanic principle that humanity was created into diverse nations and tribes "so that you may know one another." The respondents' experiences thus provide empirical evidence of how religious identity can coexist harmoniously with civic participation when mutual respect is institutionally supported.

Nevertheless, the same environment presents subtle psychological and cultural pressures. Several participants mentioned feelings of isolation during campus events involving music, food, or social activities that conflict with Islamic norms. Such instances highlight the tension between social belonging and moral integrity—a negotiation that each student manages through varying degrees of self-assertion or withdrawal. The capacity to uphold religious commitments while engaging constructively with difference requires emotional maturity and confidence. From the perspective of educational psychology, this process strengthens self-regulation and resilience, both key indicators of successful adaptation. From an Islamic viewpoint, it embodies taqwa—consciousness of God guiding behavior in every context.

Another significant theme emerging from the analysis is the correlation between parental involvement and academic stability. Many students reported that moral and emotional support from parents, even when material resources were scarce, played a decisive role in sustaining their motivation. The maternal figure appeared particularly influential, not only as the main provider of allowance but as a moral counselor who framed education as a trust from God. This echoes prophetic teaching that the mother occupies a position of honor as the first educator of the child. The moral capital derived from such familial encouragement translates into academic persistence and ethical conduct. Conversely, respondents who lacked consistent parental communication exhibited lower levels of confidence and higher susceptibility to stress. This pattern reinforces the Islamic and sociological insight that family solidarity remains a primary determinant of educational success within collectivist societies.

At the institutional level, the respondents recognized the academic quality of Iligan's private colleges but identified deficiencies in facilities, particularly in laboratories and student housing. Limited access to modern equipment and technology was perceived as a barrier to mastering medical and scientific disciplines. Moreover, while faculty members were generally described as accommodating, some respondents noted a lack of cultural sensitivity among administrative staff, especially regarding dietary restrictions and scheduling during prayer times. These gaps underline the need for institutional reforms that translate respect for diversity into concrete support systems. Integrating halal dining options, designated prayer spaces, and awareness training for non-Muslim staff could

transform tolerance into genuine inclusion. In educational terms, such initiatives fulfill the principle of equity by ensuring that all students, regardless of faith, can pursue learning without compromising conscience.

The psychological dimension of their experiences further illuminates the interplay between stress, faith, and motivation. Many respondents associated academic pressure with moments of doubt and fatigue but simultaneously described spiritual practices—such as reciting short verses from the Qurʾan or engaging in dhikr (remembrance of God)—as mechanisms of emotional regulation. These coping strategies align with empirical findings in positive psychology linking spirituality to resilience. The inner composure developed through religious routines reinforces what Deci and Ryan call "autonomous motivation," wherein behavior is guided by personal values rather than external compulsion. For these Muslim women, the desire to honor both parental hopes and divine obligation forms a moral compass that sustains effort despite adversity.

Financial strain remained the most persistent structural challenge. The limited allowances and modest family incomes not only restricted material resources but also constrained social participation. Some respondents described foregoing group projects or extracurricular activities that required financial contributions, leading to partial social exclusion. In long-term perspective, such deprivation may reproduce inequality by limiting access to networks and experiences valued in the labor market. Addressing this issue calls for scholarships or subsidy programs specifically designed for Muslim women students from low-income families. Providing equitable financial support is not charity but a corrective mechanism to balance opportunity structures within higher education.

Beyond material limitations, the spiritual orientation of the respondents surfaced as a unifying thread that gives coherence to their academic and personal lives. Many of them articulated that their purpose in pursuing a degree transcends individual success and extends toward service to family, community, and faith. This sense of vocation, framed within the concept of niyyah or righteous intention, transforms study into an act of worship. In Islamic understanding, any lawful activity performed with sincere intention toward the pleasure of God acquires spiritual value. Thus, attending classes, completing assignments, and striving for excellence are perceived not only as secular responsibilities but as expressions of gratitude for divine guidance. The internalization of this principle provides a steady psychological anchor, particularly when students encounter discouragement or prejudice.

Several respondents emphasized the importance of maintaining daily prayer schedules, modest attire, and halal dietary discipline while living in a predominantly non-Muslim environment. These practices serve as tangible affirmations of identity and spiritual continuity. The deliberate preservation of religious observance amidst difference embodies what Islamic education

terms tarbiyyah—the holistic nurturing of the soul, intellect, and behavior. Rather than hindering academic engagement, this discipline appeared to enhance focus and self-control. Students who consistently practiced prayer and self-reflection described a greater ability to manage stress and to approach examinations with calm resolve. In this respect, faith functions as a cognitive and emotional framework that harmonizes the demands of worldly study with the imperatives of spiritual growth.

The research also reveals how the wider social environment mediates between religious commitment and academic performance. While many non-Muslim peers demonstrated curiosity and respect toward Islamic customs, occasional misunderstandings persisted, especially regarding dietary prohibitions and participation in mixed-gender events. Such encounters compelled the respondents to articulate their beliefs more clearly and to engage in dialogue, thereby transforming potential friction into opportunities for mutual learning. From a sociological perspective, these exchanges illustrate the gradual normalization of interfaith coexistence at the micro level of student interaction. For the respondents, explaining their faith to others deepened their own understanding of Islam and reinforced a sense of responsibility as cultural ambassadors.

Institutionally, the study points to the need for educational frameworks that actively cultivate inclusivity rather than relying on informal tolerance. The presence of designated prayer areas, halal food options, and orientation programs addressing cultural sensitivity can significantly improve the sense of belonging among Muslim students. Moreover, faculty training that integrates awareness of religious diversity into pedagogy would reduce inadvertent biases. Such reforms resonate with the Islamic principle of ʿadl—justice—understood here as fairness in providing conditions that allow every learner to flourish. By embodying justice within campus structures, higher-education institutions in Iligan City could move from passive accommodation to proactive equity.

The integration of Self-Determination Theory with Islamic ethics provides a rich interpretive lens for these findings. Deci and Ryan's emphasis on autonomy corresponds to the Qurʾanic portrayal of humanity as a vicegerent entrusted with freedom and accountability. Competence aligns with the Qurʾanic call to excellence in every task, while relatedness parallels the communal solidarity valued in Islamic social thought. The respondents' testimonies demonstrate that when these three needs are met—autonomy through moral self-governance, competence through academic mastery, and relatedness through family and community support—the pursuit of education becomes deeply self-motivating. Conversely, when financial deprivation or institutional neglect undermines these needs, motivation weakens. The interplay of psychological and spiritual determinants thus explains the variability in students' persistence more effectively than economic data alone.

Another critical aspect emerging from the interviews is gender perception within Muslim families. The majority of respondents reported that their parents encouraged education for daughters as actively as for sons, reflecting an evolving interpretation of Islamic teachings that favor equality in access to knowledge. This transformation aligns with prophetic traditions affirming that the pursuit of knowledge is obligatory for every believer, male and female alike. By contrast, a small number of students noted residual conservatism in extended families who regarded prolonged study or residence away from home as culturally inappropriate. Such ambivalence underscores the transitional nature of gender norms in contemporary Meranaw society, where modernization and religious values continually negotiate new equilibria. Nonetheless, the overall trend indicates a gradual dismantling of stereotypes that once confined women's roles, replaced by an ethic of intellectual participation compatible with faith.

Psychologically, the data suggest that adaptation to a multi-religious urban environment enhances emotional resilience. Students who initially experienced anxiety about discrimination later described increased confidence as they realized that respectful conduct earned reciprocal respect. This adaptive confidence is a form of tawakkul, or trust in divine providence coupled with proactive effort. In practical terms, it allowed them to concentrate on academic goals instead of pre-empting hostility. The emotional growth observed among respondents mirrors what Islamic pedagogy defines as tazkiyah al-nafs—the refinement of the self through perseverance and self-discipline. Education, therefore, becomes a crucible for character formation as much as for intellectual development.

Finally, the synthesis of empirical and theological perspectives leads to broader implications for policy and community engagement. First, educational authorities in both Iligan City and Lanao del Sur could collaborate to design programs that attract and retain Muslim women through scholarships, mentorship, and faith-sensitive campus design. Second, community leaders should promote awareness that women's education strengthens, rather than threatens, cultural and religious integrity. Third, curriculum designers might incorporate modules on inter-religious understanding that prepare all students for constructive diversity. Each of these recommendations derives from the conviction that learning, when pursued ethically, fulfills both civic and divine purposes.

In sum, the discussion underscores that the challenges faced by Muslim women students—economic constraint, cultural negotiation, and institutional limitation—are offset by profound reservoirs of spiritual resilience and intrinsic motivation. Their experiences affirm that faith and intellect can coexist harmoniously, and that empowerment rooted in belief produces not defiance but balanced self-confidence. Education, viewed through this dual lens of psychology and religion, emerges as an arena

where the human spirit strives simultaneously for knowledge, virtue, and social contribution.

Conclusion

The findings of this study affirm that the pursuit of higher education among Muslim women in Iligan City is a multidimensional experience shaped by faith, social context, and personal resilience. The women who participated in this research embody the evolving landscape of Muslim female education in Mindanao—balancing traditional expectations with modern aspirations, and religious devotion with academic ambition. Their journeys reflect an intricate process of negotiation between the imperatives of spiritual identity and the demands of contemporary academic life. This negotiation does not signify conflict but rather integration: a lived expression of the Islamic belief that seeking knowledge is a sacred duty and a means of serving both God and humanity.

At the heart of this process lies the conviction that education is a trust (amanah)—a moral responsibility that extends beyond individual achievement to the upliftment of family and community. For the respondents, pursuing higher education in a predominantly non-Muslim setting is both an act of courage and of faith. It requires navigating new cultural terrains while safeguarding religious principles, demonstrating that authentic Islamic practice thrives not in isolation but through active engagement with the wider world. Their perseverance testifies to the power of intention (niyyah) and patience (sabr) as spiritual resources that sustain them through financial hardship and social adjustment.

From a theoretical perspective, the study validates the relevance of Self-Determination Theory in understanding the motivation of Muslim women students. Autonomy manifests not as detachment from religious or familial structures but as moral agency within them. Competence is cultivated through disciplined study and spiritual awareness, while relatedness is maintained through networks of family support, peer solidarity, and connection to God. These three psychological needs, when nourished by Islamic values, produce a distinctive form of motivation—rooted in faith yet directed toward worldly excellence. This synthesis challenges Western-centric models of self-determination by demonstrating that autonomy can coexist with divine dependence and communal responsibility.

Socioeconomic factors remain the most formidable barrier to educational attainment. The study highlights how limited financial resources constrain both academic performance and social participation. Yet, within these constraints, students exhibit adaptive strategies rooted in thrift, cooperation, and spiritual fortitude. Their ability to convert scarcity into motivation underscores the transformative potential of faith-based resilience. Financial hardship, rather than deterring their studies, becomes

an opportunity to embody Islamic virtues of endurance and trust in divine provision. It is in these everyday struggles that the moral dimension of education is most vividly realized.

Institutionally, the findings call for deliberate reform in the structure and culture of private colleges in Iligan City. Inclusivity should move beyond passive tolerance toward the creation of genuinely supportive environments that respect religious diversity. Facilities such as halal food services, designated prayer spaces, and gender-sensitive counseling are not privileges but essential components of equitable education. The implementation of culturally responsive programs and scholarships for underprivileged Muslim students would operationalize the principle of justice (ʿadl) within academic policy. When institutions embody fairness in practice, they transform education into an instrument of social cohesion rather than division.

The implications extend beyond campus boundaries. Strengthening women's access to quality education in Muslim communities contributes directly to the intellectual and economic progress of the region. Educated women are more likely to participate in civic life, support family stability, and advocate for peace and social development. Their presence in professional fields—particularly in health and education—becomes a bridge between cultural identities and national development goals. Thus, empowering Muslim women through education is not only a matter of gender equity but of national integration and spiritual enrichment.

Ultimately, this study concludes that obtaining higher education is, for Muslim women in Iligan City, an act of faith expressed through learning. Their stories reaffirm that Islam does not hinder women's intellectual advancement; rather, it sanctifies it. The Prophet's assertion that "seeking knowledge is obligatory for every believer" is lived out in their determination to study, to adapt, and to excel. Their example challenges stereotypes that depict Muslim women as passive or constrained, revealing instead a portrait of strength grounded in modesty, intellect guided by faith, and ambition tempered by humility.

Education, when pursued within the framework of Islamic ethics, becomes a form of worship and a pathway to societal transformation. It refines character, nurtures reason, and strengthens the bond between the self and the Creator. The Muslim women of Iligan City demonstrate that the integration of faith and knowledge is not a theoretical aspiration but a lived reality—one that holds lessons for educators, policymakers, and communities across the Philippines. Their experiences illuminate a broader truth: that true education, in both its spiritual and worldly dimensions, leads not only to professional success but to the cultivation of wisdom, dignity, and peace.

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METHOD

This study employed a mixed-method research design that integrated both quantitative and qualitative approaches to capture a comprehensive understanding of the status, issues, and challenges experienced by Muslim women students pursuing higher education in Iligan City. The combination of methods was intended to ensure that statistical patterns could be interpreted alongside the lived experiences and personal reflections of the respondents, thereby enhancing the validity and interpretive depth of the findings. Quantitative data provided measurable indicators of socio-economic conditions and educational status, while qualitative insights illuminated the contextual meanings and emotional dimensions underlying those indicators. The mixed approach was therefore chosen to align with the study's aim of exploring not only the prevalence of specific issues but also their subjective implications for Muslim women learners in a culturally diverse educational environment.

The data collection process consisted of two primary instruments: structured surveys and semi-structured interviews. The survey was designed to gather demographic and socio-economic information, including age, civil status, tribe, course enrollment, family income, amount and source of allowance, mode of residence, and parental occupation. It also measured perceptions of status, issues, and challenges across social, financial, psychological, and spiritual aspects. The interviews, conducted with a purposive subset of respondents, allowed for deeper exploration of themes that emerged from the survey data. These interviews provided a qualitative narrative complement to the numerical results, revealing how individual students interpret and cope with the realities of studying in non-Muslim private institutions. Additionally, key informant interviews were carried out with selected faculty members and administrators to contextualize the students' experiences within institutional policies and practices.

The data sources consisted primarily of 103 Muslim women students enrolled in three private colleges in Iligan City—St. Michael's College, Iligan Medical Center College, and St. Peter's College. These institutions were selected due to their significant enrollment of Muslim students and their reputations for academic rigor within a multicultural setting. The respondents were chosen through purposive sampling, ensuring that participants represented diverse courses and year levels while sharing the defining characteristics of being Muslim women enrolled in private higher education. The inclusion of these three institutions provided a balanced view of experiences across different academic environments within the same urban area.

The data types encompassed both quantitative and qualitative categories. Quantitative data included numerical profiles derived from survey responses, such as allowance levels, family income, and frequencies of reported challenges. These data were essential in establishing socio-economic patterns and comparative trends among respondents. Qualitative data consisted of verbal accounts from interviews, which were transcribed, coded, and thematically analyzed to reveal recurring ideas and attitudes. These qualitative narratives provided interpretive depth, capturing emotions, coping mechanisms, and perceptions of belonging that cannot be reduced to statistical summaries alone. By integrating both data types, the study achieved a methodological triangulation that strengthened the credibility and coherence of its conclusions.

The data analysis followed a sequential explanatory strategy. Survey data were first tabulated and analyzed using descriptive statistics, including frequency counts, percentages, and means, to determine the socio-economic profile and general status of the respondents. This quantitative phase provided a structural overview of the population's conditions and challenges. The subsequent qualitative phase involved thematic content analysis of interview transcripts, guided by both the theoretical framework of self-determination and the ethical principles of Islamic education. Themes were extracted inductively, allowing patterns to emerge organically from participants' narratives, which were then related back to the quantitative findings. This analytic integration produced a holistic interpretation that connected measurable conditions with human experiences and theological reflection.

Overall, the chosen methodology reflects a commitment to both empirical rigor and cultural sensitivity. It recognizes that understanding the educational experiences of Muslim women requires attention not only to socioeconomic indicators but also to the spiritual and cultural meanings attached to learning. Through its mixed-method design, the study captures education as both a social phenomenon and a moral enterprise, where numbers and narratives converge to portray the resilience, faith, and aspirations of Muslim women students in Iligan City.

RESULTS AND DISCUSSION

Socio-Economic Profile of the Respondents

The demographic analysis of the 103 Muslim women respondents offers a comprehensive view of the social and economic context in which their academic experiences unfold. As summarized in Table 1, most respondents were young, single, and of Meranaw ethnicity. Nearly all were enrolled in health-related or teacher-education programs, reflecting their families' preference for courses perceived as socially valuable and economically stable.

Table 1. Demographic Characteristics of Respondents

No.	Category	Classification	Frequency	Percentage (%)
1	Age	19–24 years	64	62.1
		25–29 years	27	26.2
		30 and above	12	11.7
2	Civil Status	Single	92	89.3
		Married	11	10.7
3	Tribe	Meranaw	78	75.7
		Maguindanaon	15	14.6
		Other Muslim Tribes	10	9.7
4	Course Enrolled	Medical Technology	42	40.8
		Nursing	21	20.4
		Education	18	17.5
		Business Admin	14	13.6
		Others	8	7.7

Source: Field Survey (2024)

The table shows that younger students form the dominant group, consistent with the trend of early entry into higher education after secondary school completion. The preponderance of Meranaw respondents illustrates the cultural concentration of Muslim migration from Lanao del Sur to Iligan City, a movement driven by the search for better educational infrastructure. The relatively high number of students in health-related programs indicates a pragmatic orientation toward employability, often encouraged by parents who perceive medical and allied professions as both stable and morally dignified occupations.

Financial status was another crucial variable. As shown in Table 2, the majority of respondents received modest weekly allowances, often below ₱500, mainly provided by their mothers. Only a small fraction reported support exceeding ₱1,000, typically from parents employed in the government sector.

Table 2. Weekly Allowance and Source of Financial Support

No.	Range of Allowance (₱)	Frequency	Percentage (%)	Main Source of Allowance
1	Below 500	47	45.6	Mother
2	501 – 800	28	27.2	Father

3	801 – 1000	17	16.5	Both Parents
4	Above 1000	11	10.7	Other Relatives

Source: Field Survey (2024)

This pattern underscores that most Muslim women students rely on small and irregular funding, compelling them to exercise careful budgeting. During interviews, several respondents remarked that they often prioritized dormitory fees and transportation over leisure or additional study materials. Such economic constraint contributes to persistent stress yet simultaneously cultivates self-discipline and resourcefulness. It also reinforces their dependence on moral and emotional support from family members. The maternal role as primary financier further emphasizes the matriarchal character of many Meranaw households, where mothers manage household economies and guide their daughters' educational trajectories.

The data also revealed the respondents' living arrangements, which shape their social adjustment and psychological well-being. A majority (around 58 percent) resided in rented dormitories near campus, while about 25 percent boarded with relatives, and the rest lived independently in shared apartments. Those who lived with relatives reported greater ease in maintaining religious practices such as daily prayers and dietary observance, while dormitory residents faced challenges in accessing halal food and finding private space for worship. Despite these logistical difficulties, most students described Iligan City as relatively accommodating toward Muslim customs, attributing this acceptance to the city's long history of inter-religious coexistence.

Educational Status and Academic Engagement

Beyond demographics, the respondents' educational trajectories reveal how motivation and external conditions interact. Survey data indicated that 60 percent of participants were first- or second-year students, 28 percent were in their third year, and only 12 percent were graduating. Interviews suggested that many delay progression due to financial interruptions or the need to take part-time work. Nevertheless, respondents expressed strong intrinsic motivation, often citing religious duty and parental expectations as primary reasons for persisting in their studies.

Table 3. Year Level Distribution of Respondents

No.	Year Level	Frequency	Percentage (%)
1	First Year	35	34.0
2	Second Year	12	11.6

3	Third Year	27	26.2
4	Fourth Year	29	28.2

Source: Field Survey (2024)

Students frequently described higher education as a route toward independence and the ability to contribute economically to their families. Consistent with Self-Determination Theory, their statements reveal a balance of intrinsic and extrinsic motivations: the intrinsic drive to achieve self-development and the extrinsic desire to fulfill family obligations. One respondent reflected that studying away from home taught her "how to stand on my own while still remembering who I am as a Muslim." Such narratives highlight that education functions as both personal transformation and cultural preservation.

The academic engagement of respondents also varied according to course and institutional context. Those enrolled in medical and allied programs reported heavier workloads and stricter attendance policies than those in education or business programs. Nonetheless, academic performance remained generally satisfactory, with an estimated average grade equivalent to "good" or higher for most participants. Interview data attributed success to structured time management, peer study groups, and reliance on prayer for focus and calmness during examinations. The blending of cognitive discipline with spiritual practice exemplifies how Muslim women in Iligan City integrate faith into learning behavior—a theme consistent with Islamic pedagogy that views knowledge acquisition as an act of worship.

Issues Encountered by Muslim Women Students in Private Higher Education

The experiences of the respondents reveal that Muslim women in Iligan City face a constellation of social, financial, and institutional issues. While the atmosphere in most private colleges was generally perceived as respectful, respondents consistently reported a lack of structural accommodation for their religious practices. As summarized in Table 4, the most frequent concerns included limited access to halal food, absence of designated prayer spaces, and time conflicts between classes and prayer schedules.

Table 4. Common Issues Encountered by Respondents

No.	Type of Issue	Frequency	Percentage (%)
1	Lack of halal food in school vicinity	61	59.2

2	No designated prayer area	54	52.4
3	Financial limitation	47	45.6
4	Limited laboratory or facility accesS	31	30.1
5	Cultural insensitivity from peers/staff	26	25.2

Source: Field Survey (2024)

The prevalence of these issues suggests that, although Iligan City colleges promote multicultural coexistence, inclusivity has yet to be institutionalized in practical terms. Respondents who faced difficulties obtaining halal food often skipped meals or prepared their own, which sometimes affected their health and concentration. Similarly, the absence of designated prayer rooms forced many to pray in stairwells or unused classrooms, leading to feelings of discomfort and embarrassment. While faculty members were generally understanding, institutional adjustments remain necessary to ensure that Muslim students can practice their faith with dignity.

Financial limitation appeared as both an issue and a recurring theme throughout the data. Respondents explained that, despite their strong academic motivation, irregular allowance and rising tuition fees often caused anxiety and disrupted study routines. Some reported resorting to part-time online work or tutoring younger students to supplement their income. This economic struggle affected not only their academic focus but also their sense of belonging; several respondents shared that they felt socially distant from wealthier peers who could afford better study materials and recreational activities. These findings corroborate earlier discussions that financial constraint functions as both an academic and emotional burden.

Interviews also revealed subtle experiences of cultural misrecognition. A few respondents recalled instances when non-Muslim peers made insensitive comments about veiling or dietary habits, though these were described as more ignorant than malicious. Rather than perceiving such events as hostility, most respondents regarded them as opportunities for education and interfaith dialogue. Their responses reflected maturity and tolerance, emphasizing that patience and respectful communication could transform misunderstanding into learning moments. This ability to engage without resentment illustrates the respondents' moral resilience and their commitment to embodying the Islamic value of akhlaq, or good character.

Challenges Encountered and Coping Mechanisms

Beyond the structural issues identified above, respondents encountered psychological, social, and academic challenges that tested their adaptability. Table 5 presents the major categories of challenges and their relative frequency among participants.

Table 5. Major Challenges Faced by Respondents

No.	Category of Challenge	Frequency	Percentage (%)
1	Financial instability	66	64.1
2	Stress and time management	58	56.3
3	Cultural adjustment in non-Muslim community	45	43.7
4	Lack of parental presence/support	32	31.1
5	Academic workload and burnout	27	26.2

Source: Field Survey (2024)

Financial instability remained the foremost challenge, confirming earlier tables. Students emphasized that budgeting their allowance was a daily test of discipline. This challenge often intersected with emotional stress, especially among those living far from home for the first time. Despite such difficulties, most respondents expressed a strong sense of perseverance, attributing their endurance to faith. Many practiced duʿaʾ (personal supplication) or dhikr (remembrance of God) as coping mechanisms, reinforcing the earlier finding that spirituality functions as emotional regulation.

Another significant challenge involved managing academic workload alongside domestic responsibilities. Female students residing with relatives frequently helped with household chores in addition to their coursework. Although these tasks fostered responsibility, they also reduced study time. Respondents in medical and laboratory-based programs described particular stress during examination periods, when the demand for memorization and practical work intensified. Nevertheless, many viewed these struggles as opportunities to strengthen self-discipline and patience—qualities they associated with Islamic ideals of endurance and gratitude.

Psychological adjustment was also an important theme. Living in a predominantly non-Muslim city initially generated anxiety for some students, especially those from rural or conservative backgrounds. However, over time, they developed coping strategies such as forming support networks with fellow Muslim students, joining student organizations, and maintaining regular communication with family members. Such strategies illustrate the social dimension of resilience: rather than isolating themselves, these women actively sought connection. Their adaptation process exemplifies what Islamic scholars describe as tawakkul—trust in God combined with personal effort.

Qualitative interviews provided vivid accounts of how these students transformed obstacles into learning experiences. One respondent recounted that her greatest challenge was the "fear of being judged for wearing hijab," but she soon realized that self-confidence and kindness earned her respect from classmates. Another shared that balancing class schedules and prayer required negotiation with instructors, yet such interactions built mutual understanding. These narratives reveal that resilience is not passive endurance but an active, moral, and intellectual engagement with circumstance.

Suggested Remedies and Institutional Implications

In response to the issues and challenges identified, the respondents proposed several remedies that could enhance Muslim women's academic experience in private colleges. These recommendations, summarized in Table 6, reflect both individual coping measures and systemic changes that institutions could implement.

Table 6. Suggested Remedies and Institutional Responses

No.	Suggested Remedy	Frequency	Percentage (%)
1	Provision of prayer rooms and halal food options	72	69.9
2	Scholarship programs for Muslim women	65	63.1
3	Cultural-sensitivity training for faculty/staff	52	50.5
4	Student support groups or	44	42.7

	mentorship programs		
5	Inclusion of Islamic values in campus activities	38	36.9

Source: Field Survey (2024)

The most prominent recommendation was the establishment of prayer areas and halal food facilities, which respondents regarded as fundamental expressions of inclusion. Implementing these facilities would not only ease logistical burdens but also affirm institutional recognition of Muslim identity. Similarly, scholarship opportunities targeted specifically for Muslim women could mitigate financial barriers and encourage persistence to graduation.

Respondents also emphasized the need for faculty and staff training on cultural and religious sensitivity. Such initiatives could prevent unintentional discrimination and improve classroom interaction. For instance, understanding the importance of modest dress, prayer breaks, or fasting during Ramadan can help instructors schedule activities more equitably. Several students suggested peer mentorship programs pairing senior and junior Muslim students to provide moral support, practical advice, and academic guidance. This proposal underscores the communal ethos in Islamic education, where learning is both an intellectual and spiritual endeavor supported by fellowship.

The respondents' call for the integration of Islamic values in campus life does not imply exclusivity but rather inclusivity grounded in respect. Activities promoting interfaith understanding, such as cultural exchange weeks or seminars on religious tolerance, could normalize coexistence and diminish stereotypes. From an institutional perspective, these initiatives align with broader goals of multicultural education and social cohesion.

Overall, the findings indicate that while Muslim women in Iligan City face real challenges, they also possess significant agency in navigating them. Their responses display intellectual maturity, moral integrity, and strategic adaptability. The intersection of quantitative and qualitative evidence confirms that faith serves as both psychological resilience and ethical compass. The discussion underscores that effective support for Muslim women in higher education requires a holistic approach—addressing not only financial and logistical concerns but also emotional, spiritual, and cultural needs.

Analysis

The data reveal that Muslim women students in Iligan City embody a complex intersection of socioeconomic constraint, faith-based motivation, and evolving gender roles within Philippine higher education. When interpreted through Self-Determination Theory (SDT), their experiences reflect the interaction of three basic psychological needs—autonomy, competence, and relatedness—that jointly determine the quality of motivation (Deci & Ryan, 2000). These dimensions also resonate with Islamic pedagogical concepts such as tarbiyah (nurturing), taʿlim (instruction), and taʾdīb (ethical formation) (Zubaidillah, 2018). The convergence of these frameworks allows for an interpretation of Muslim women's educational participation as a process of both psychological empowerment and moral refinement.

Autonomy and Spiritual Agency

In SDT, autonomy is defined not as independence from others but as volition—the ability to act according to one's own values (Ryan & Deci, 2017). Among the respondents, autonomy was primarily expressed as spiritual agency: the capacity to pursue education while maintaining fidelity to Islamic identity. The women's narratives demonstrate that studying in a multicultural city does not diminish their religious integrity but, paradoxically, strengthens it through conscious self-regulation. They choose to uphold modest dress, prayer, and dietary restrictions despite social pressure, transforming daily challenges into acts of devotion. This moral-centered autonomy aligns with Islamic conceptions of freedom, which emphasize responsibility before God rather than unrestricted self-expression (Salleh, 2009).

Financial struggles and academic pressure might be expected to erode autonomy, yet the data indicate the opposite. Many students internalized financial limitation as a test of character and faith, reflecting the virtue of sabr (patience) as a stabilizing force. Their perseverance illustrates what Cherry (2022) describes as "autonomous motivation grounded in moral purpose," wherein inner conviction sustains effort in the absence of external reward. This alignment of faith and volition transforms autonomy from a purely psychological construct into a spiritually infused discipline.

Competence and the Pursuit of Excellence

Competence in SDT refers to the human need to master challenges and attain proficiency. For the Muslim women in this study, competence is both academic and moral. Respondents equated scholastic achievement with the Islamic injunction to seek knowledge as a divine obligation. The Prophet Muhammad's teaching that "seeking knowledge is obligatory upon every believer" frames learning as an act of worship (Al-Albani, 2000). This understanding was evident in respondents' remarks that academic diligence brings spiritual satisfaction, not just material reward.

The study's findings reveal that competence was strengthened by structured time management, peer study groups, and religiously motivated discipline. Respondents from health-related programs, who often faced rigorous workloads, displayed a particularly strong link between faith and perseverance. Their study routines often began or ended with short prayers, reinforcing concentration and calmness. Such practices parallel Deci and Ryan's (2000) claim that competence flourishes when supported by meaningful structure and feedback—elements the students found within faith and community. In Islamic epistemology, knowledge (ʻilm) is inseparable from virtue (akhlaq), and the respondents' experiences illustrate how moral consciousness enhances rather than hinders intellectual rigor.

However, competence was constrained by limited institutional facilities and financial hardship. Many participants cited outdated laboratory equipment and insufficient study materials. Yet rather than viewing these deficits as justification for underperformance, they reframed them as opportunities to cultivate tawakkul (trust in divine provision). This moral framing allowed them to maintain self-efficacy in the face of adversity, thereby sustaining intrinsic motivation. The integration of competence and faith suggests that educational success for these women depends not solely on institutional resources but also on the internalization of spiritual resilience.

Relatedness and Communal Support

The third SDT component, relatedness, underscores the human need to belong and to feel connected to others. For Muslim women studying in non-Muslim institutions, relatedness manifests in two intertwined spheres: familial and communal. The data indicate that emotional support from parents—especially mothers—plays a decisive role in maintaining motivation. Parental messages that education is both a duty and a blessing serve as moral anchors, confirming previous findings that family solidarity is central to educational persistence in collectivist societies (Pretorius & Blaauw, 2020).

At the communal level, peer networks among Muslim students foster a sense of belonging and shared identity. Respondents described forming small groups for study, prayer, and mutual assistance. These micro-communities provided not only academic collaboration but also emotional reassurance, mitigating feelings of isolation. The significance of these relationships aligns with Islamic educational philosophy, which views learning as a collective enterprise guided by mutual respect and cooperation (taʿāwun). The respondents' experiences show that relatedness enhances not only emotional well-being but also academic engagement—a dynamic consistent with SDT's prediction that social support nurtures intrinsic motivation (Ryan & Deci, 2017).

Integration of Faith and Psychological Theory

A key analytical insight from this study is the harmony between SDT and Islamic thought when applied to Muslim learners. Both frameworks emphasize the unity of intention, moral purpose, and personal growth. While SDT conceptualizes motivation in psychological terms, Islam embeds it in theocentric meaning. The respondents' testimonies reveal that their motivation to learn is simultaneously self-determined and God-determined: an interplay between personal choice and divine guidance. As Zubaidillah (2018) notes, true education in Islam aims to cultivate balanced individuals who integrate intellect ('aql), soul (nafs), and faith (īmān).

This integration helps explain why Muslim women students in Iligan City exhibit resilience despite limited economic capital. Their persistence cannot be fully understood through materialist models; it must be interpreted within a framework that values moral intention (niyyah) as a motivational driver. Theories of self-determination thus gain new depth when contextualized in faith-oriented cultures. Instead of individual autonomy competing with religious obedience, the two reinforce one another in a dynamic process of spiritual self-determination.

The Researcher's Interpretation

From the researcher's perspective, the data suggest that Muslim women's pursuit of higher education operates as a dual project of self-realization and community upliftment. Their academic ambition is inseparable from their aspiration to contribute to family honor and societal advancement. This collectivist orientation contrasts with Western notions of individualistic achievement, underscoring the need for culturally adaptive theories of motivation.

Moreover, the respondents' narratives highlight the importance of institutional empathy. While tolerance exists in Iligan's private colleges, genuine inclusivity requires systemic action—scholarships, halal food options, prayer spaces, and culturally informed pedagogy. These practical interventions would not only reduce stressors but also affirm the legitimacy of Muslim women's presence in higher education. As GIWPS (2022) emphasizes, empowering Muslim women through education is pivotal for broader social development and interfaith harmony.

The researcher also interprets these findings as evidence that education, when grounded in Islamic ethics, produces graduates with integrity, empathy, and civic responsibility. The respondents' moral fortitude and social adaptability embody the prophetic ideal of ihsan—excellence in both worship and conduct. This synthesis of intellect and virtue challenges stereotypes that frame Muslim women as passive or constrained. Instead,

they emerge as active agents who navigate modernity through the compass of faith.

Synthesis of Theoretical and Empirical Insights

In synthesizing the empirical results with theoretical frameworks, the study demonstrates that the educational experiences of Muslim women are best understood through an interdisciplinary lens—where psychology, sociology, and theology intersect. The empirical data validate the theoretical assumption that autonomy, competence, and relatedness are universally relevant but culturally inflected constructs. In the context of Iligan City, these constructs are reshaped by religious devotion, family dynamics, and collective identity.

The analysis ultimately supports the proposition that education for Muslim women is not a secular enterprise divorced from spirituality but a holistic process of self-formation. Their struggles with financial hardship, social adaptation, and institutional inadequacy are transformed into opportunities for spiritual growth and personal excellence. This dynamic exemplifies the moral philosophy that knowledge must lead to ethical action (ʻamal ṣāliḥ), aligning personal success with communal welfare.

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CONCLUSION

This study provides a comprehensive examination of the status, issues, and challenges faced by Muslim women pursuing higher education in private

colleges within Iligan City. Through a mixed-method approach integrating surveys and interviews, it revealed that most respondents come from modest socioeconomic backgrounds and yet exhibit remarkable motivation, perseverance, and moral integrity. Despite limited financial support, lack of institutional facilities such as prayer areas and halal food options, and occasional experiences of cultural misunderstanding, these women continue to strive for academic excellence grounded in faith. Their pursuit of knowledge represents not only a personal quest for self-improvement but also a spiritual act of devotion, reflecting Islam's view that learning is a form of worship and a means of serving humanity.

The research contributes significantly to the field of Islamic education by demonstrating how the principles of tarbiyah, taʿlim, and taʾdīb can be contextualized in modern, multicultural academic environments. It shows that Muslim women's educational motivation aligns closely with the tenets of Self-Determination Theory—autonomy, competence, and relatedness—reinterpreted through an Islamic moral framework. The study affirms that authentic education in Islam does not separate intellectual growth from ethical formation; rather, it integrates both in the pursuit of ihsan (excellence) and social justice.

By highlighting the voices of Muslim women learners, this research provides empirical evidence that faith-based motivation can foster resilience, emotional balance, and intercultural understanding. Its implications extend to educators and policymakers, urging them to design inclusive learning spaces that respect religious diversity and strengthen moral education. Ultimately, this study enriches the discourse on Islamic education by presenting the experience of Muslim women in Iligan City as a living example of how knowledge, faith, and perseverance can harmoniously advance both personal and collective transformation.).

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