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COPING MECHANISMS OF UBAY COLLEGE GRADUATES AMID UNDEREMPLOYMENT

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ABSTRACT

This qualitative phenomenological study explored the coping mechanisms of underemployed college graduates in Barangay Biabas and Barangay San Vicente, Ubay, Bohol during 2026. It examined their experiences of underemployment, the cognitive, emotional, and behavioral coping mechanisms they utilized, and the realizations they gained from these experiences. The study was guided by Maslow's Hierarchy of Needs Theory, Bandura's Self-Efficacy Theory and Social Cognitive Theory, Lazarus's Cognitive Appraisal Theory, and Garmezy's

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Resilience Theory. Fifteen underemployed college graduates were purposively selected as participants. Data were gathered through researcher-made semi-structured interviews and analyzed using thematic analysis. Three major themes emerged: Navigating Skill Disconnect, Economic Imperatives, and Career Misalignment; Deploying Multi-Faceted Coping Mechanisms and Adaptive *Diskarte*; and Cultivating Career Resilience, Redefining Success, and Future Adaptability. Findings revealed that participants experienced underemployment primarily because of financial pressures, family responsibilities, limited local employment opportunities, and mismatches between their qualifications and available jobs. To manage these challenges, participants used cognitive strategies such as optimism and reframing, emotional strategies such as prayer and seeking support from family and peers, and behavioral strategies such as continuous learning, skills development, and resourcefulness. Participants also gained realizations about resilience, perseverance, adaptability, and the broader meaning of career success. The study concludes that although underemployment creates financial and professional challenges, effective coping mechanisms help graduates maintain resilience and continue pursuing better opportunities. The study recommends strengthening employment assistance, career development, skills training, and local job creation initiatives to support underemployed graduates in achieving sustainable and meaningful employment and strengthen their future career prospects.

Keywords: *Underemployment, Coping Mechanisms, College Graduates, Resilience, Career Adaptability, Ubay, Bohol*

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INTRODUCTION

Background of the Study

The transition from higher education to the professional arena serves as a crucial milestone where college graduates apply their academic qualifications to achieve career fulfillment and economic independence. Under normal labor conditions, secure and matching employment allows graduates to utilize their professional training, foster local economic development, and establish long-term career progression. Academic degrees are ideally designed to align with industry demands, ensuring that years of costly tertiary education translate directly into productive, high-quality professional roles. By securing positions that match their skill sets, young professionals can maintain high levels of mental well-being, build occupational confidence, and actively contribute to their communities. Understanding this transition helps educators and policymakers support graduates in establishing stable, rewarding career trajectories.

However, many college graduates face evolving labor market demands, skills mismatches, and intense competition, forcing them into underemployment where they accept low-paying, low-skilled, or part-time positions (United Nations Educational, Scientific and Cultural Organization [UNESCO], 2024). In localized provinces like Bohol, regional economic limitations and structural skill mismatches leave local college completers highly vulnerable to working outside their fields of study (Philippine Statistics Authority [PSA], 2025). On a broader scale, Filipino youth remain underemployed due to an oversupply of graduates competing for a limited number of professional positions (Philippine Institute for Development Studies [PIDS], 2024), while global trends show that many bachelor's degree holders remain underemployed for several years due to shifting technological demands and inflated qualification requirements (Organisation for Economic Co-operation and Development [OECD], 2024; International Labour Organization [ILO], 2024). This persistent mismatch stems from a fundamental disconnect between institutional academic curricula and actual labor market demands. Consequently, this state of economic and skills-based deprivation fosters intense psychological frustration, professional stagnation, and altered long-term career trajectories. To mitigate these challenges, local academic institutions strive to implement career guidance initiatives, while graduates are forced to develop personal cognitive, emotional, and behavioral coping mechanisms to preserve their professional well-being during difficult career transitions.

The primary goal of this study is to explore and understand the specific cognitive, emotional, and behavioral coping mechanisms utilized by Ubay College graduates as they navigate the challenges of underemployment. It aims to determine how these personal strategies contribute to their resilience and identify the specific areas where they experience professional stagnation or career misalignment. Through this research, academic administrators may obtain valuable data to refine career placement and curriculum programs, while future graduates may discover practical, evidence-based coping strategies to enhance their career adaptability and well-being within the local economic landscape.

Review of Related Literature

Theoretical Foundations

The theoretical foundation of this study draws primarily from frameworks that emphasize psychological well-being, motivation, self-regulation, and strategic adaptation during economic adversity. Maslow's Hierarchy of Needs Theory (1943) highlights the role of basic need satisfaction (e.g., financial stability) as a prerequisite for higher-level goals like self-actualization, explaining how unmet needs from underemployment can negatively affect psychological well-being and coping. This is complemented by Bandura's Self-Efficacy Theory (1977), which stresses the importance of personal confidence in managing challenges, suggesting that graduates with high self-efficacy develop more proactive coping strategies.

Furthermore, Bandura's Social Cognitive Theory (1986) offers a practical perspective on how behaviors are developed through the triadic interaction of personal beliefs, environmental factors, and observed experiences. This is reinforced by Lazarus's Cognitive Appraisal Theory (1966), which informs how individuals interpret

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stressful situations—dictating whether they view underemployment as a manageable challenge or a permanent threat. Garmezy's Resilience Theory (1973) further supports the focus of this study on how protective factors like optimism and social support enable provincial youth to recover and adapt positively despite persistent career setbacks.

Table 1 summarizes how each theoretical perspective relates to the focus of the study and to the themes that emerged from the interviews. The perspectives served as interpretive guides in this study, and each is discussed under the related theme in the Results and Discussion section.

Table 1. Theoretical Perspectives and Their Relevance to the Study

Theoretical Perspective	Core Ideas	Relevance to the Study	Related Theme
Hierarchy of Needs Theory (Maslow, 1943)	Basic need satisfaction (e.g., financial stability) is a prerequisite for higher-level goals such as self-actualization	Explains how unmet needs from underemployment can negatively affect psychological well-being and coping	Theme 1
Self-Efficacy Theory (Bandura, 1977)	Personal confidence is important in managing challenges	Suggests that graduates with high self-efficacy develop more proactive coping strategies	Theme 2
Cognitive Appraisal Theory (Lazarus, 1966)	Individuals interpret stressful situations as either a manageable challenge or a permanent threat	Informs how graduates view underemployment and how stress is mitigated when threats are reframed	Theme 2
Social Cognitive Theory (Bandura, 1986)	Behaviors develop through the triadic interaction of personal beliefs, environmental factors, and observed experiences	Offers a perspective on how coping behaviors and self-regulatory capabilities are developed	Theme 3
Resilience Theory (Garmezy, 1973)	Protective factors such as optimism and social support enable positive recovery and adaptation	Supports the focus on how provincial youth recover and adapt despite persistent career setbacks	Theme 3

Note. The theme assigned to each perspective follows the theoretical links drawn in the discussion of the findings.

Legal and Regulatory Context and the Sustainable Development Goals

The legal and institutional context for graduate employment and economic transition in the Philippines is established through several key domestic policies aligned with global development goals. The 1987 Philippine Constitution (Republic of the Philippines, 1987, Art. II, Sec. 18; Art. XIII, Sec. 3) originally mandated full protection to labor and the promotion of equal employment opportunities, affirming the State's fundamental responsibility to protect the welfare of all workers, including underemployed degree holders. This was reinforced by the Tulong Trabaho Act (Republic Act No. 11230, 2019), which sought to improve workforce competitiveness and reduce underemployment by providing free technical skills training and financial assistance for career mobility.

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While the Labor Code of the Philippines (Presidential Decree No. 442, 1974) institutionalized fair labor standards and productive employment to improve the quality of work nationwide, more recent policies like Republic Act No. 10691 (2016), which amended the Public Employment Service Office Act of 1999, have strengthened local employment facilitation, ensuring that localized career guidance and market information are accessible to job seekers. These legal bases are directly anchored in Section 2 of the Higher Education Act of 1994 (Republic Act No. 7722, 1994), which explicitly declares that higher education must remain relevant and responsive to societal needs, necessitating the grassroots evaluation of graduate outcomes and coping strategies to bridge the clear gap between academic preparation and actual economic opportunities.

Crucially, this legislative framework operates in tandem with the United Nations Sustainable Development Goals (SDGs), particularly SDG 4 (Quality Education) and SDG 8 (Decent Work and Economic Growth), which emphasize inclusive lifelong learning, youth skill acquisition, and the sustained expansion of productive, full employment (United Nations, 2015). By addressing graduate underemployment and curricular alignment, the intersection of national mandates and the SDGs underscores the imperative to transform tertiary credentials into equitable, decent work, ultimately mitigating socioeconomic disparities and driving sustainable macroeconomic development (ILO, 2020; UNESCO, 2017).

Table 2 summarizes the legal and policy instruments discussed above and the provisions that bear on graduate employment and underemployment.

Table 2. Legal and Policy Instruments Relevant to Graduate Underemployment

Instrument	Provision Relevant to Graduate Employment and Underemployment
1987 Philippine Constitution, Art. II, Sec. 18; Art. XIII, Sec. 3	Mandates full protection to labor and the promotion of equal employment opportunities; affirms the State's responsibility to protect the welfare of all workers, including underemployed degree holders
Labor Code of the Philippines (Presidential Decree No. 442, 1974)	Institutionalizes fair labor standards and productive employment to improve the quality of work nationwide
Higher Education Act of 1994 (Republic Act No. 7722), Sec. 2	Declares that higher education must remain relevant and responsive to societal needs
Republic Act No. 10691 (2016), amending the Public Employment Service Office Act of 1999	Ensures that localized career guidance and market information are accessible to job seekers
Tulong Trabaho Act (Republic Act No. 11230, 2019)	Seeks to improve workforce competitiveness and reduce underemployment through free technical skills training and financial assistance for career mobility
United Nations Sustainable Development Goals 4 and 8 (United Nations, 2015)	Emphasize inclusive lifelong learning, youth skill acquisition, and the sustained expansion of productive, full employment

Note. Provisions are summarized from the instruments as described in the preceding discussion.

Related Literature and Studies

The reviewed literature and studies provide strong empirical support and context, particularly within the Philippine and localized provincial settings. Global studies affirm the importance of emotional and behavioral buffering, linking underemployment to continuous mental reframing (Jackson, 2025), severe lifestyle adjustments (Al-Mutairi, 2026), horizontal skill pivoting (Chen, 2026; Tan, 2025), and a distinct "resignation phase" that

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lowers career expectations (O'Connor, 2025). Research also shows that underemployment triggers profound identity crises and anxiety due to peer comparisons and a lack of transition counseling (Thompson, 2026; Martinez, 2025; Schmidt, 2026; Ibrahim, 2026), often resulting in social isolation (O'Shea, 2025), though future-oriented optimism and expressive outlets remain critical in preventing severe burnout (Mokoena, 2026; Brooks, 2025).

Locally, the literature highlights that geographic isolation, the high cost of urban job hunting, and a lack of local placement networks heavily drive the sub-employment phase in rural provinces (Capistrano, 2026; Ledesma, 2026; Aruta, 2023; Ponferrada, 2026; Reyes, 2023; Torres, 2022). Consequently, effective coping strategies include relying on family safety nets (Balisacan, 2025) and navigating deep identity grief within the BPO sector (Gonzaga, 2026). Specifically, the findings on Visayan and Boholano graduates support the reliance on immediate micro-retail lifelines (Macaranas, 2025; Ferrera, 2026), digital freelancing and micro-tasking (Al-Mansoor, 2026; Dumalagan, 2026; Ocampo, 2025), and the mobilization of informal eco-tourism (Capuyan, 2025).

Ultimately, these survival methods are deeply shaped by cultural values, demonstrating that the activation of *pagtitiis* (spiritual endurance) (Teves, 2024), *bayanihan* (collective entrepreneurship) (Mercado, 2026), *pagpupursigi* (relentless persistence) (Ramos, 2023), and *diskarte* (resourceful multi-tasking) (Solidum, 2026; Pacoma, 2026) allows local graduates to successfully mitigate domestic pressure, maintain personal dignity, and sustain household survival while waiting for better regional opportunities.

Statement of the Problem

This qualitative study aimed to examine the coping mechanisms of underemployed college graduates of Barangay Biabas and San Vicente in Ubay, Bohol during the calendar year 2026 by exploring how they manage the cognitive, emotional, and behavioral challenges associated with working in jobs that do not match their educational qualifications and professional training.

Specifically, it sought to answer the following questions:

1. How do college graduates describe their experiences of being underemployed?
2. What cognitive, emotional, and behavioral coping mechanisms do Ubay college graduates utilize to manage the challenges of underemployment?
3. What realizations do college graduates gain from their experiences of underemployment?
4. Based on the results of the study, what recommendations can be made?

Objectives of the Study

Guided by the foregoing research questions, the study sought to:

5. describe the experiences of college graduates in Barangay Biabas and San Vicente, Ubay, Bohol who are experiencing underemployment;
6. explore the cognitive, emotional, and behavioral coping mechanisms utilized by underemployed college graduates to manage the challenges of underemployment;
7. identify the realizations gained by college graduates from their experiences of underemployment; and
8. develop recommendations based on the findings of the study to help underemployed college graduates cope with challenges and improve their career adaptability.

Significance of the Study

This study holds significant value for various stakeholders by providing an in-depth understanding of the coping mechanisms utilized by underemployed college graduates of Barangay Biabas and San Vicente in Ubay, Bohol. The findings are expected to contribute to employment development, local governance, community welfare, and future academic research.

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Department of Labor and Employment (DOLE). The findings will provide DOLE with qualitative evidence regarding the lived experiences and coping mechanisms of underemployed college graduates. Furthermore, the study may assist the agency in strengthening employment facilitation programs, career development initiatives, livelihood opportunities, and skills enhancement interventions that address graduate underemployment and improve workforce participation.

Municipal Administrators. This research will provide local government administrators with valuable information on the employment realities experienced by graduates within the municipality. The findings may serve as a basis for developing local employment programs, strengthening partnerships with educational institutions and private industries, and formulating policies that promote sustainable job creation and economic development in Ubay.

Barangay Officials. The study will equip barangay officials with a better understanding of the employment challenges encountered by graduates within their respective communities. The findings may support the implementation of community-based employment assistance, livelihood initiatives, skills training referrals, and information dissemination programs that help underemployed individuals access available government services and employment opportunities.

College Graduates. This research will provide college graduates with a deeper understanding of the realities of underemployment and the coping mechanisms adopted by individuals facing employment mismatches. The findings may help graduates make informed career decisions, develop effective strategies for managing underemployment, and identify opportunities for professional growth. Furthermore, the study may encourage graduates to strengthen their adaptability, resilience, and career planning while pursuing meaningful employment aligned with their qualifications and long-term career goals.

Researchers. The study will contribute to the growing body of knowledge concerning graduate underemployment and coping mechanisms by providing rich qualitative evidence derived from the lived experiences of Ubay College graduates. The findings may also serve as a valuable reference for scholars examining employment mismatch, career development, psychological resilience, and workforce adaptation in similar contexts.

Future Researchers. The in-depth qualitative findings will establish a foundation for future studies related to graduate underemployment, coping mechanisms, employability, and career transitions. Furthermore, this research offers a methodological reference that future researchers may adopt, replicate, or expand across different institutions, disciplines, or geographical settings to generate broader evidence on graduate employment challenges.

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METHODS

Research Design

This study used a qualitative phenomenological research design. This approach was chosen to gain a deep and nuanced understanding of the lived experiences and personal coping strategies of college graduates facing underemployment. The phenomenological design is uniquely suited for this inquiry as it focuses on how individuals subjectively perceive, interpret, and assign meaning to their personal struggles. Through in-depth, semi-structured interviews, this approach captured the complex cognitive, emotional, and behavioral strategies the graduates employ to navigate professional mismatch, providing descriptive depth that would be difficult to quantify through traditional statistical methods.

Research Environment

The research was conducted in Barangay Biabas and Barangay San Vicente, located in the Municipality of Ubay, Bohol. These specific barangays serve as the geographical and social context for the study, as they house a notable number of tertiary education graduates who continue to reside in the locality post-graduation. Due to limited local economic opportunities, skills mismatch, and prevailing market conditions, these communities provide an authentic and highly relevant setting to examine how underemployed graduates navigate their daily financial, social, and emotional realities.

Participants of the Study

The participants were a group of 15 college graduates residing in Barangay Biabas and Barangay San Vicente, Ubay, Bohol, who were experiencing underemployment during the study period. The participants were chosen using a purposive sampling method to ensure that those selected meet specific, highly relevant criteria: they had to hold a bachelor's degree or equivalent tertiary credential, reside in the target barangays, be employed in positions that did not match their qualifications or skills, and participate voluntarily. This selective technique ensured that the sample comprised individuals who possess firsthand, rich, and meaningful experiences of the phenomenon under study.

Research Instrument

The primary data collection tool for this research was a researcher-made semi-structured interview guide. The questions in the guide were carefully crafted to delve into the graduates' personal narratives, highlighting their cognitive, emotional, and behavioral coping strategies in the face of underemployment. To guarantee content validity, clarity, and alignment with the study's core objectives, the instrument underwent a thorough validation process by research experts and was refined based on their feedback prior to deployment. The flexible nature of this semi-structured guide allowed the researcher to ask spontaneous follow-up questions to probe deeper into the unique, lived realities of each participant.

Data-Gathering Procedure

The research followed a systematic process to ensure ethical standards and data validity, which was divided into three distinct phases:

Phase 1. Securing Permission. First, formal transmittal letters were sent to the local officials of Barangay Biabas and Barangay San Vicente to obtain official authorization to conduct the study within their jurisdictions. Upon approval, eligible participants were identified through the established purposive sampling criteria.

Phase 2. Conducting the Interview. Once participants were identified, they were provided with an informed consent form that clearly explained the study's objectives, guaranteed strict confidentiality and anonymity, and confirmed that participation was entirely voluntary. Individual, one-on-one, face-to-face interviews were then scheduled at a convenient time and private location. Each session was audio-recorded with the explicit, documented permission of the participant to ensure the accuracy of the verbal data.

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Phase 3. Recording and Transcribing. Following the completion of the interviews, the audio recordings were transcribed verbatim. The transcripts were carefully verified against the recordings for accuracy and completeness.

Data Analysis

The qualitative data then underwent thematic analysis to identify recurring patterns, core categories, and significant themes regarding the graduates' coping mechanisms, which formed the basis of the study's findings, conclusions, and recommendations.

Ethical Considerations

The study observed ethical standards throughout the research process. Formal authorization was obtained from the local officials of Barangay Biabas and Barangay San Vicente before the study was conducted in their jurisdictions. Participants were given an informed consent form that explained the objectives of the study, guaranteed strict confidentiality and anonymity, and confirmed that participation was entirely voluntary. Interviews were held individually at a convenient time and private location, and each session was audio-recorded only with the explicit, documented permission of the participant.

Operational Definition of Terms

The following terms are operationally defined to ensure clarity and a common understanding of the key concepts in this study:

Behavioral Coping Mechanisms. The concrete actions, practices, side-hustles, or lifestyle adjustments executed by participants to practically navigate their situation.

Cognitive Coping Mechanisms. The mental processes, reframing techniques, and perspective shifts used by participants to intellectually process and reconcile their employment situation.

College Graduates. Individuals who have successfully completed a bachelor's degree or equivalent tertiary education program and are residing in Barangay Biabas or Barangay San Vicente, Ubay, Bohol.

Coping Mechanisms. The cognitive, emotional, and behavioral strategies utilized by college graduates to manage, adapt to, and mitigate the challenges and psychological effects of underemployment.

Emotional Coping Mechanisms. The methods of regulating, expressing, and managing emotional distress, anxiety, or frustration stemming from underemployment.

Experiences of Underemployment. The subjective personal accounts, workplace encounters, and day-to-day realities of graduates working in roles below their academic and professional preparation.

Realizations. The personal insights, life lessons, and outlooks gained by the participants through their journey of navigating underemployment.

Underemployment. The socio-economic condition in which college graduates are employed in jobs that do not match, utilize, or require their educational qualifications, skills, or professional training.

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RESULTS AND DISCUSSION

This section presents the findings, analysis, and interpretation of the qualitative data gathered from the Ubay college graduates regarding their experiences, challenges, and realizations amid underemployment. Thematic analysis was utilized to identify recurring patterns, core meanings, and overarching insights embedded within the participants' responses. The analysis directly addresses the study's primary objectives: exploring how local graduates experience career misalignment, the specific cognitive, emotional, and behavioral coping mechanisms they deploy, and the long-term insights they cultivate regarding professional growth and adaptability. Through a systematic examination of the qualitative responses, three major themes emerged that capture the lived reality of provincial degree holders navigating the labor market.

The three themes are: (1) navigating skill disconnect, economic imperatives, and career misalignment; (2) deploying multi-faceted coping mechanisms and adaptive *diskarte*; and (3) cultivating career resilience, redefining success, and future adaptability. Each theme is presented with representative excerpts from the participants, an interpretation of the responses, and a discussion of the theoretical and empirical literature that supports it.

Theme 1. Navigating Skill Disconnect, Economic Imperatives, and Career Misalignment

The first theme highlights how college graduates in Ubay experience and navigate the immediate reality of underemployment. Participants described accepting positions that fall outside their field of study or below their educational qualifications. Driven primarily by urgent household financial demands, family obligations, and a scarcity of localized professional job vacancies, graduates prioritize immediate income over long-term career alignment. While working in unaligned roles causes initial frustration and emotional strain, accepting these jobs serves as an essential economic survival mechanism.

Several participants described the circumstances and motivations that led to their current employment status. One participant shared:

> **P1:** *"I accepted a store assistant job far from my education degree because my family needed immediate income and local teaching items were unavailable."*

Another participant emphasized the daily frustration of skill underutilization:

> **P2:** *"It is disheartening when you spent years studying specialized subjects, only to find yourself doing routine clerical work that doesn't use your degree."*

The responses indicate that underemployment among Ubay graduates stems from systemic labor market imbalances in rural provinces rather than a lack of individual ambition. Graduates face a stark choice between prolonged unemployment and accepting unaligned work to support themselves and their dependents. Consequently, financial imperative outweighs professional preference during the immediate post-graduation transition.

The participants' descriptions strongly support this theme through their consistent references to income necessity, regional job scarcity, and the frustration of unutilized academic skills. Their reflections demonstrate that underemployment functions as a localized compromise between educational aspirations and economic reality.

Discussion

These findings align with Maslow's (1943) Hierarchy of Needs Theory, which asserts that basic physiological and financial safety needs must be secured before individuals can pursue higher-level goals such as professional self-actualization. Furthermore, the qualitative accounts validate the empirical observations of Capistrano (2026) and Ledesma (2026), who noted that geographic isolation and limited provincial placement networks force rural Visayan graduates into horizontal skill pivoting and sub-employment to maintain basic household survival.

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Overall, this theme reveals that underemployment is a prevalent economic coping phase for Ubay graduates. Addressing this disconnect requires local economic development policies and responsive institutional career placement frameworks that align regional job creation with graduate specializations.

Theme 2. Deploying Multi-Faceted Coping Mechanisms and Adaptive Diskarte

The second theme focuses on the cognitive, emotional, and behavioral coping strategies graduates implement to manage the psychological and operational strains of underemployment. Participants reported actively reframing their current jobs as valuable learning opportunities or temporary steppingstones rather than permanent career failures. Emotionally, graduates rely on prayer, family support networks, and peer encouragement to buffer stress. Behaviorally, they exercise *diskarte* (resourceful multi-tasking) by engaging in micro-freelancing, acquiring secondary digital skills, and maintaining structured daily routines.

One participant explained their cognitive reframing and spiritual coping strategy:

> **P3:** *"I reframe my current job as a temporary steppingstone while using my spare time to learn digital skills and pray for better opportunities."*

Another participant elaborated on the role of family support and social buffering:

> **P4:** *"Talking to my parents and fellow struggling graduates reminds me that I am not alone, which gives me the emotional strength to keep going."*

A third participant described proactive behavioral adaptation and skill enhancement:

> **P5:** *"Instead of just complaining about my low-paying job, I started taking free online micro-courses at night to prepare myself for better remote work."*

These statements reveal that Ubay graduates do not remain passive victims of labor market friction. Instead, they deploy dynamic internal and external strategies to safeguard their mental well-being and maintain career momentum. By combining cognitive optimism with practical skill-building, graduates construct psychological buffers against workplace stagnation.

The qualitative data strongly support this theme by illustrating the interplay between cognitive reframing, emotional resilience, and proactive behavioral adjustments. The accounts demonstrate that local cultural values—such as *pagtitiis*(endurance) and *diskarte* (resourcefulness)—play an essential role in sustaining personal morale during underemployment.

Discussion

These findings are supported by Lazarus's (1966) Cognitive Appraisal Theory, which explains how stress is mitigated when individuals reframe threats as manageable challenges, and Bandura's (1977) Self-Efficacy Theory, which highlights the role of personal agency in active coping. Additionally, these results confirm empirical findings by Solidum (2026), Pacoma (2026), and Teves (2024), who observed that Filipino youth rely on cultural endurance and digital upskilling to maintain personal dignity and economic agency during difficult employment transitions.

Overall, this theme illustrates that Ubay college graduates possess high levels of adaptive resilience. Supporting these graduates through localized upskilling workshops and accessible digital infrastructure can help accelerate their transition into high-value career paths.

Theme 3. Cultivating Career Resilience, Redefining Success, and Future Adaptability

The third theme encapsulates the long-term insights, personal growth, and perspective shifts developed by graduates as they navigate underemployment. Participants reflected on how enduring career setbacks deepened

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their self-reliance, emotional maturity, and vocational flexibility. Rather than defining career success strictly by matching their degree title, graduates expanded their definition of accomplishment to include personal resilience, family provision, continuous learning, and adaptability in a shifting economy.

One participant expressed a fundamental realization regarding success and personal growth:

> **P6:** *"I realized that success is not just about having a job matching your degree, but about being resilient, providing for family, and constantly adapting."*

Another participant highlighted the development of internal strength and perseverance:

> **P7:** *"Navigating underemployment taught me pagpupursigi (relentless persistence); I now know that I can handle workplace pressure and overcome future setbacks."*

A third participant offered reflective advice for future job seekers in rural communities:

> **P8:** *"To new graduates, do not let an unaligned first job define your worth; view every role as a chance to build soft skills while preparing for your true calling."*

The responses indicate an evolution in how graduates conceptualize their professional identities. Experiencing underemployment dismantles rigid expectations, replacing them with a flexible, growth-oriented mindset. Graduates recognize that non-linear career paths can build essential transferable skills—such as communication, problem-solving, and emotional intelligence—that enhance long-term employability.

The participants' quotes support this theme by consistently emphasizing personal agency, broadened views of success, and constructive advice for incoming graduates. Their reflections demonstrate that navigating economic hardship fosters enduring professional resilience.

Discussion

These findings align with Garmezy's (1973) Resilience Theory and Bandura's (1986) Social Cognitive Theory, which demonstrate that overcoming environmental adversity strengthens protective psychological factors and self-regulatory capabilities. Furthermore, these realizations mirror the empirical conclusions of Mokoena (2026) and Ramos (2023), who established that experiential adaptation during career crises equips young professionals with the grit and flexibility required for sustainable lifelong career navigation.

Overall, this theme demonstrates that Ubay College graduates transform career misalignment into a foundation for personal and professional growth. By leveraging their newfound resilience alongside responsive community and institutional support, graduates can successfully achieve long-term career stability and economic mobility.

Integrated Discussion of the Themes in Relation to the Research Objectives

Taken together, the three themes address the research questions that guided the study. Theme 1 describes how college graduates experience underemployment (Research Question 1); Theme 2 identifies the cognitive, emotional, and behavioral coping mechanisms they use to manage its challenges (Research Question 2); and Theme 3 captures the realizations they gain from these experiences (Research Question 3). The implications drawn from all three themes inform the recommendations presented in the final section (Research Question 4). Table 3 summarizes these relationships.

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Table 3. Relationship of the Themes to the Research Objectives

Research Objective	Theme	Central Meaning	Theoretical and Empirical Support
Objective 1: Describe the experiences of college graduates who are experiencing underemployment	Theme 1	Skill disconnect, economic imperatives, and career misalignment	Hierarchy of Needs Theory (Maslow, 1943); Capistrano (2026); Ledesma (2026)
Objective 2: Explore the cognitive, emotional, and behavioral coping mechanisms utilized by underemployed college graduates	Theme 2	Multi-faceted coping mechanisms and adaptive *diskarte*	Cognitive Appraisal Theory (Lazarus, 1966); Self-Efficacy Theory (Bandura, 1977); Solidum (2026); Pacoma (2026); Teves (2024)
Objective 3: Identify the realizations gained by college graduates from their experiences of underemployment	Theme 3	Career resilience, redefined success, and future adaptability	Resilience Theory (Garmezy, 1973); Social Cognitive Theory (Bandura, 1986); Mokoena (2026); Ramos (2023)
Objective 4: Develop recommendations based on the findings of the study	Themes 1–3	Implications of the findings for collaboration, career development, and upskilling	Addressed in the Conclusions and Recommendations

Read together, the themes show that graduates who accept work that does not match their qualifications out of financial and family necessity (Theme 1) respond with cognitive, emotional, and behavioral coping mechanisms and adaptive *diskarte* (Theme 2), and that these experiences lead them to cultivate career resilience and to redefine success beyond a match between degree and job (Theme 3). This is consistent with the conclusion of the study that, although underemployment creates financial and professional challenges, effective coping mechanisms help graduates maintain resilience while they pursue better opportunities.

CONCLUSIONS AND RECOMMENDATIONS

Summary of Findings

Based on the responses of the participants, the following findings were drawn:

Navigating Skill Disconnect, Economic Imperatives, and Career Misalignment. The findings revealed that most participants accepted employment unrelated to their educational qualifications because of financial necessity, family responsibilities, and the limited availability of professional employment opportunities within the locality. Although participants initially experienced disappointment and frustration due to the mismatch between their education and employment, they prioritized immediate income to support their families. The findings further showed that underemployment was largely influenced by external economic conditions rather than a lack of motivation or competence among graduates. These experiences illustrate how local labor market limitations significantly shape graduates' employment decisions after college. The findings imply the need for stronger collaboration among educational institutions, local government units, and employment agencies to expand career opportunities that match graduates' professional qualifications within rural communities.

Deploying Multi-Faceted Coping Mechanisms and Adaptive Diskarte. The findings showed that participants utilized a combination of cognitive, emotional, and behavioral coping mechanisms to manage the challenges of

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underemployment. They maintained optimistic thinking, reframed their situations as temporary, sought emotional support from family and friends, strengthened their faith through prayer, and continuously improved their skills through learning opportunities and workplace adaptation. Participants also demonstrated resourcefulness by maximizing available opportunities while preparing themselves for better career prospects. These coping mechanisms enabled them to preserve their psychological well-being despite employment mismatch and economic difficulties. The findings imply that strengthening graduates' access to emotional support systems, career development programs, and upskilling opportunities may enhance their resilience and long-term employability.

Cultivating Career Resilience, Redefining Success, and Future Adaptability. The findings revealed that participants gradually redefined their understanding of career success through their experiences of underemployment. Rather than measuring success solely by obtaining employment aligned with their college degrees, they recognized resilience, perseverance, continuous learning, family responsibility, and adaptability as equally important indicators of achievement. Participants also developed greater confidence, emotional maturity, and appreciation for every work opportunity that contributed to their personal and professional growth. Their experiences encouraged them to remain hopeful while continuously working toward their long-term career goals. These findings imply that underemployment, although challenging, can foster valuable life skills that prepare graduates to become more adaptable, resilient, and capable of navigating future labor market uncertainties.

Conclusions

This study concludes that underemployment among college graduates in Barangay Biabas and Barangay San Vicente is primarily influenced by financial pressures, family obligations, and limited employment opportunities that align with their educational qualifications. Despite these circumstances, the participants demonstrated strong cognitive, emotional, and behavioral coping mechanisms that enabled them to adapt successfully to their employment situations. Through optimism, faith, family support, continuous learning, and adaptive behaviors, the graduates maintained resilience while pursuing better career opportunities. Their experiences also transformed their perspectives on work and success, allowing them to appreciate personal growth beyond professional alignment. The findings emphasize that resilience, perseverance, and resourcefulness are essential qualities that enable graduates to overcome career setbacks and remain motivated despite underemployment. Furthermore, the study highlights the importance of collaborative efforts among educational institutions, government agencies, and local communities in addressing employment mismatch and supporting graduate career development. Overall, underemployment should not be viewed solely as a career limitation but also as a developmental stage that strengthens adaptability and prepares graduates for future professional success.

Recommendations

Based on the findings and the conclusions of the study, the recommendations are the following:

1. **Department of Labor and Employment (DOLE)** should strengthen employment facilitation programs specifically designed for underemployed college graduates by expanding localized job placement services and career counseling. It may also provide additional technical training, digital upskilling programs, and entrepreneurship assistance to help graduates transition into careers aligned with their educational qualifications. These initiatives may reduce employment mismatch while improving graduates' long-term employability and economic stability.
2. **Municipal Administrators** may establish stronger partnerships with educational institutions, government agencies, and private industries to increase professional employment opportunities within the Municipality of Ubay. They may also develop local economic initiatives that encourage investments capable of generating graduate-level employment. Such collaborative efforts may reduce graduate migration while supporting sustainable community development.
3. **Barangay Officials** may strengthen community-based employment assistance by regularly disseminating information regarding available job opportunities, government livelihood programs, and skills training activities. They may also coordinate with relevant agencies to

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organize career development seminars and employment referral services within their respective barangays. These initiatives may improve graduates' awareness of available employment resources and support their career advancement.

4. **College Graduates** are encouraged to continue strengthening their professional competencies while remaining open to temporary employment opportunities that provide valuable experience and transferable skills. They should continuously develop positive coping mechanisms, maintain resilience, and participate in lifelong learning opportunities that enhance their employability. Through persistence and adaptability, graduates may eventually secure careers that align with their educational qualifications and long-term aspirations.
5. **Future Researchers** are encouraged to replicate this study in other municipalities, provinces, or higher education institutions using larger and more diverse participant groups to strengthen the transferability of the findings. They may also investigate additional variables such as employability skills, career satisfaction, psychological well-being, and labor market readiness to expand the existing body of knowledge. These future investigations may provide stronger evidence that can inform educational reforms, employment policies, and career development programs that address graduate underemployment in the Philippines.

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