



The dynamics of risk and protective factors that shape resilience in low socioeconomic students

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ABSTRACT

Bidikmisi students typically originate from low socioeconomic backgrounds and encounter a variety of risk factors that impede their ability to meet the requirements of the Bidikmisi scholarship, particularly in financial terms. This study utilized a qualitative collective case study methodology to investigate the pathways leading to educational resilience by examining the interplay of protective and risk factors, which are hypothesized to differ between “resilient (n=15) and “non-resilient” (n=10) students, as determined by their Grade Point Average (GPA) and engagement in non-academic activities. Purposive sampling was employed to select Bidikmisi students based on specific criteria. Data were gathered through in-depth interviews with third-year Bidikmisi students and were analyzed using the Social Ecological and Doughnut Resilience frameworks. The findings revealed that, in addition to financial constraints, students faced several other risk factors, including inadequate learning facilities, social barriers, social pressure, familial issues, motivation deficits, personal traits, learning difficulties, and physical and psychological health challenges. Conversely, protective factors were identified within parental support, skill development, family and identity, education, peer relationships, community engagement, and financial resources.

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Introduction

University students have the opportunity to develop their potential as researchers or practitioners, necessitating their adaptation to global changes through the application of science, technology, and various skills (Bellanca, 2010; Van Laar et al., 2017). Bidikmisi students, in particular, face unique challenges. These students receive educational funding assistance from the Direktorat Jenderal Pendidikan Tinggi (Directorate General of Higher Education) due to their financial constraints despite demonstrating strong academic potential. Bidikmisi students must balance academic and non-academic responsibilities as a condition for receiving financial assistance. They must maintain a Grade Point Average (GPA) of no less



than 2.75, actively participate in student activities, and complete their studies within a four-year timeframe. Failure to meet these criteria may result in the loss of financial aid, potentially leading to the termination of their studies.

In order to fulfill the requirements of their academic programs, Bidikmisi students encounter numerous challenges. They must exercise strict financial management regarding their living expenses, as the costs associated with academic and non-academic necessities are relatively high. Furthermore, the financial assistance provided by Bidikmisi, amounting to Rp700,000/month, is often disbursed with delays (Ainii, 2017; Kustiasih & Kurniawan, 2013). These financial constraints adversely affect the availability of essential learning resources, including gadgets, books, and other academic materials. Consequently, Bidikmisi students are at a high risk of experiencing academic failure (Afrila, 2018; Lestari, 2018; Musabiq et al., 2018).

To face various problems ahead of them, Bidikmisi students must exhibit resilience (Ungar & Liebenberg, 2011; Ungar & Theron, 2020; Yeung & Li, 2019). Resilience influences individual cognitive styles that promote academic success in higher education (Desmita, 2011). Students who demonstrate resilience are better equipped to navigate adversities, thereby enhancing their academic performance (Affrida, 2019; Wilks, 2008).

According to Ungar and Theron (2020), resilience encompasses the individual assets and environmental resources that facilitate adaptation in the face of adversity. Numerous studies indicate that resilience can trigger development when individuals navigate through unavoidable, challenging circumstances (Amering & Schmolke, 2009; Kalisch et al., 2015; Onken et al., 2007; Tusaie & Dyer, 2004). Ungar and Theron (2020) delineate three components of resilience: risk factors, which refer to adversities or threats to development and adaptation; protective factors, which are the assets or resources that assist individuals in overcoming these adversities; and resilient outcomes, which denote the successful navigation of these risk factors.

Resilience is conceptualized as a process that facilitates the attainment of functional outcomes (Ungar & Theron, 2020). These outcomes indicate positive adaptation, which may manifest as success in executing developmental tasks (Luthar et al., 2000) or an adaptation that exceeds expectations when confronted with specific adversities (Tudor & Spray, 2017). Consequently, these outcomes reflect a reduction in risk factors and signify enhancements in biological, psychological, social, or environmental systems (Ungar, 2019). The manifestation of resilience is contingent upon contextual factors, cultural interpretations, and belief systems (Ungar & Liebenberg, 2011; Van Breda, 2018). It is imperative to identify the most relevant protective factors that can mediate or modify the effects of risk factors in order to achieve the anticipated outcomes (Yeung & Li, 2019)

Protective factors can be found internally and externally (Métais et al., 2022; Ungar & Theron, 2020; Wilkinson, 2012; Yeung & Li, 2019). Worsley (2014) described resilience as a doughnut: the inner circle represents internal protective factors (Grotberg, 1995), supported by a circle around the individual, representing contextual external resources. External factors are financial, parents, skills, family/identity, education, peers, and community. Internal factors include how individuals perceive themselves and their environment through three domains: I have, I am, and I can. I have referred to awareness about environmental support. I am aspect refers to an individual's self-concept, self-esteem, or personal strengths. I can aspect refers to a person's belief about the actions' effectiveness in overcoming adversities (Song et al., 2014).

Previous research, such as that conducted by Yeung and Li (2019), underscores the importance of acknowledging cultural contexts in understanding the diverse perceptions of resilience factors among students from Eastern and Western cultures. This qualitative study builds upon this foundation by examining Indonesia's indigenous, culture-specific factors, particularly among Bidikmisi students who encounter distinct challenges, including financial constraints and academic pressures. Prior studies have identified various resilience factors among these students, such as social support, self-efficacy (Mufidah, 2017a, 2017b), the seven

factors of resilience proposed by Reivich and Shatte (2002), learning motivation, available facilities (Arrixavier & Wulanyani, 2020), peer support, financial aid, and learning habits (Afrila, 2018). A recent investigation has elucidated the dynamics of factors that characterize resilient Bidikmisi students (Wedyaswari et al., 2022). Moreover, our research offers novel insights by examining the complex interplay of multisystemic factors that influence resilience trajectories (Ungar & Theron, 2020), delineated across seven distinct contexts (Worsley, 2014, 2015). Importantly, our study differentiates itself by comparing resilient and non-resilient Bidikmisi students, thereby enhancing the understanding of the mechanisms that either foster or impede resilience.

Identifying resilience in a systemic framework (Ungar & Theron, 2020) and resilient Bidikmisi students' thinking styles can help us understand the role of internal perception in seven contexts (Worsley, 2015). Bidikmisi students can consciously integrate contextual resources and internal assets to direct, recover, and grow from difficult situations (Métais et al., 2022; Worsley, 2014). Various contextual resources are proposed explicitly by the Doughnut Resilience Model (Worsley, 2014, 2015). The findings should contribute to identifying the dynamic processes that differentiate resilient Bidikmisi students from their non-resilient peers. It is crucial to know what differentiates resilient and non-resilient Bidikmisi students in achieving the desired resilient outcomes amidst their challenging conditions, enabling them to persist in higher education. Understanding these distinctions will help educators and policymakers develop targeted interventions to support Bidikmisi students' resilience and success in university settings.

This research aims to enhance understanding of the dynamics of risk and protective factors that influence resilience among Bidikmisi students, addressing several key questions. Firstly, it seeks to identify the distinct risk factors associated with resilient and non-resilient Bidikmisi students. Secondly, it explores the various protective factors present in both groups. Thirdly, the study examines the differing resilience outcomes between these two groups of students. Finally, it investigates the interactions between risk and protective factors and their collective impact on shaping resilience in Bidikmisi students.

Method

The present study utilized a social constructivist paradigm. According to Creswell and Poth (2018), social constructivism's ontology encompasses multiple realities shaped by lived experiences and interpersonal interactions. In order to comprehend these realities—specifically, the concept of resilience as it pertains to this study—the researcher and the participants collaboratively constructed knowledge based on their individual experiences. Consistent with the principles of social constructivism, a collective case study was selected as the qualitative inquiry approach (Creswell & Poth, 2018). This collective case study provided a comprehensive understanding of the risk factors, protective factors, and desired resilience outcomes for Bidikmisi students.

This research has been approved by the ethics committee of Padjadjaran University (739/UN6.KEP/EC/2020). The population in this study was 754 third-year Bidikmisi students from Universitas Padjadjaran. We used purposive sampling to select the participants. We determined the criteria of resilient and non-resilient Bidikmisi students based on two considerations: academic achievement (GPA) and level of engagement (involvement in non-academic activities) (Tudor & Spray, 2017). The number of participants in this study is shown in Figure 1.

The data collection process was conducted in two stages, from July to December 2020. All participants were provided informed consent before participant recruitment and the interview process. The first stage involved participant recruitment through Google Forms, distributed to all third-level Bidikmisi students. This recruitment form included three open-ended questions designed to explore the participants' perceptions: 1) "Have you ever heard of resilience? If so, what are the characteristics of students demonstrating strong resilience abilities?" 2) "Please

recall a time when you experienced a setback, failure, or significant difficulty. Could you describe that experience?" 3) "Reflecting on the experience you just shared, what factors contributed to your ability to recover from these difficulties? The second stage aimed to gain a deeper understanding of the resilience processes among Bidikmisi students through individual interviews. Each interview lasted 2 to 2.5 hours and was conducted via Google Meet by research team members, with audio and video recordings made. After the interviews were completed, the research team prepared individual verbatim transcripts.

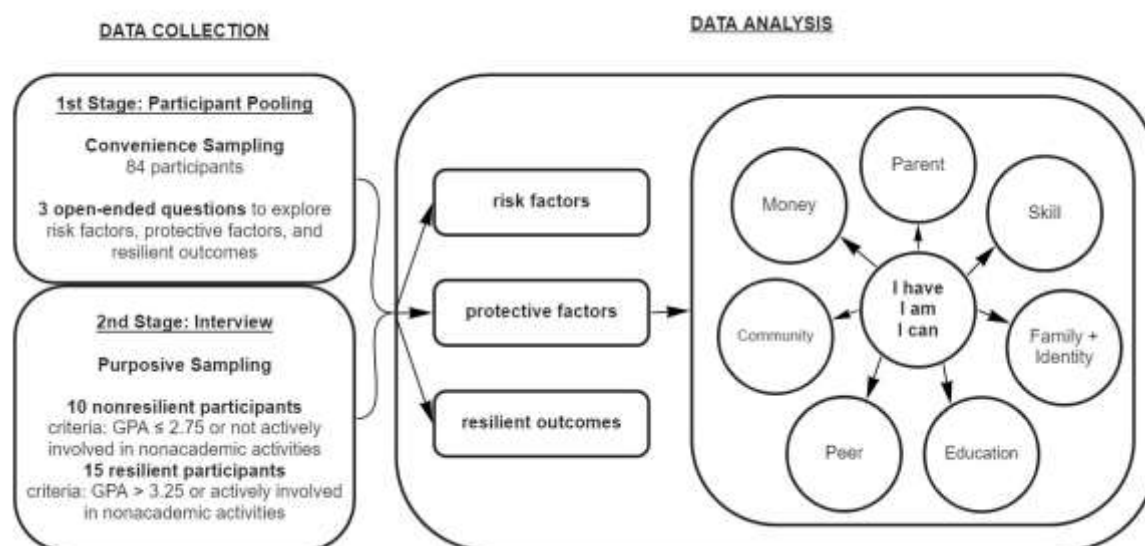


Figure 1. Data Collection to Data Analysis

The transcripts were analyzed using Google Sheets. To maintain anonymity, all initials listed in this article are pseudonyms and do not correspond to actual names. Additionally, certain information that could potentially identify individuals in the interview excerpts has been obscured. The researcher employed thematic analysis to interpret the data, as Braun and Clarke (2006) outlined. Responses regarding risk factors and resilient outcomes were analyzed inductively, allowing themes within each category to emerge. Conversely, responses concerning protective factors were analyzed deductively, categorizing them according to the Doughnut Resilience Model, which encompasses internal protective factors (I have, I am, and I can) across seven contexts: financial, parental, skills, family/identity, education, peers, and community. Ultimately, the researcher examined the dynamics of risk and protective factors that influence resilience through the lens of the Social-Ecological Resilience framework.

Interpreter triangulation was employed to improve the accuracy of the research findings (Creswell & Creswell, 2018). This methodology involved multiple researchers independently reviewing the interview transcripts and identifying themes. By incorporating diverse perspectives, this technique facilitated the validation of the evidence and the formulation of a strong rationale for the identified themes. To uphold the credibility of the analysis, the researchers engaged in discussions to refine the inductive development of themes and systematically categorize them through a deductive approach.

Results

A total of 25 interviewees were selected for the study, of which 15 met the criteria for "resilient" and 10 met the criteria for "non-resilient" included representatives from 15 out of the 16 faculties at Universitas Padjadjaran, at which participants from only six faculties represented the non-resilient group. Demographic data for both resilient and non-resilient

participants is presented in Table 1.

Table 1. Demographic Data

Category	Resilient	Non-resilient
Gender		
Male	4	5
Female	11	5
Ethnic group		
Javanese	3	2
Sundanese	8	5
Javanese-Sundanese	1	1
Others	3	2
Father's occupation		
- (deceased)	2	0
Pension	2	1
Entrepreneur	4	3
Employee/Labor	4	3
Farmer	2	1
Teacher	0	1
Taxicab/Pedicab driver	1	1
Mother's occupation		
- (deceased)	1	2
Housewife	6	6
Entrepreneur	7	0
Employee	0	1
Farmer	1	1
Number of Siblings		
Minimum	0	1
Maximum	7	5
Mean (Mode)	2.4 (2)	2.4 (2)
Family income per month		
Minimum	Rp600.000	Rp600.000
Maximum	Rp4.000.000	Rp2.250.000
Mean	Rp1.775.000	Rp1.300.000
Number of participants who stated that they did not know/ uncertain/seasonal income	3	3

As illustrated in Table 1, the study comprised a higher proportion of female participants (64%) than male participants (36%). The predominant ethnic group among participants was Sundanese, accounting for 52%. Regarding paternal occupations, 28% of fathers were employed as laborers or employees, while another 28% were engaged in entrepreneurial activities. Additionally, 48% of mothers were identified as housewives.

Table 2 summarises the themes derived from the interviews, categorized according to the three components of Ungar's Social-Ecological Resilience (2020): risk factors, protective factors, and the desired outcomes.

Table 2. Social-Ecological Resilience Components

Component	Theme
Risk Factors	Financial Constraints Learning Facilities Social Barriers Social Pressure Family Problems (or Losing Support from Significant Others) Lack of Motivation Debilitating Personal Traits Learning difficulties Physical Illness Psychological Disorder
Protective Factors (<i>Doughnut Resilience</i> by Worsley, 2014)	Parent Skill Family + Identity Education Peer Community Money
Desired Resilient Outcomes	(Specific) Academic Achievement Financial Stability Social Contribution Positive Relationships Achieving Goals (Aspirations) Self-Development Happiness Quality of Life Success in the Hereafter Yet-To-Be-Known Success (No Idea)

Risk factors

Risk factors are systemic adversities that hinder individuals from functioning optimally and developing the necessary skills to achieve desired resilient outcomes (Ungar, 2019; Ungar & Theron, 2020). These risk factors significantly elevate the likelihood of failure within the educational context (Li et al., 2017).

From both social and cognitive perspectives, the risk factors associated with these two groups exhibit notable differences in at least two respects. Firstly, non-resilient Bidikmisi students experience greater pressure to catch up academically, whereas resilient Bidikmisi students face pressure to assume additional responsibilities, such as fulfilling roles as siblings, excelling in their endeavors, or contributing to organizational needs. Secondly, non-resilient Bidikmisi students tend to employ avoidance strategies that limit their engagement, including remaining within their comfort zones, evading pressure, exhibiting shyness in seeking support, and readily conforming to the opinions of others. In contrast, resilient Bidikmisi students focus on addressing specific challenges, such as deficiencies in self-awareness, inadequate information-seeking behaviors, and ineffective learning methods (Baqutayan, 2015; Cassidy, 2015).

Table 3. Risk Factors Comparison Between Resilient and Non-resilient Bidikmisi Students

Contrasts		
Risk Factors	Resilient	Non-resilient
<p>Social Barriers</p> <p><i>"I was hoping that my friends are tolerant. They are from urban areas, while I'm from the village. So, we have to adjust the style of our conversations." (PH, resilient)</i></p>	<p>They experienced differences in self-value with the surrounding environment.</p>	<p>They were afraid to go out of their comfort zone.</p>
<p>Social Pressure</p> <p><i>"Even though I follow several organizations committees, I still don't know what it is really like. So, if I compare my abilities to others, I am not confident." (IG, non-resilient)</i></p>	<p>They were pressured to fulfill the responsibilities given by family, friends, seniors, and lecturers.</p>	<p>They were pressured to be as good or as competent as someone else.</p>
<p>Lack of Motivation</p> <p><i>"I've done what I can do. This is the real proof of my abilities. Here it is with this grade. I think it's simply what I'm capable of." (DC, non-resilient)</i></p>	<p>They felt lazy, the task was considered difficult, or they lacked self-awareness, referred to as identity exploration (Santrock, 2018).</p>	<p>Their difficulties were not resolved with their mechanisms for avoiding and justifying difficulties (Baqutayan, 2015)</p>
<p>Debilitating Personal Traits</p> <p><i>"Maybe it's because I have a sensitive nature too; yes, sometimes it seems to prevent me from socializing." (NG, resilient)</i></p>	<p>Some of the traits were sensitive, quiet, or selfish.</p>	<p>Some of the traits were too relaxed, extravagant, or anxious.</p>
<p>Learning Difficulties</p> <p><i>"I'm the kind of person who doesn't learn quickly. It's not always when the lecturer gives the material I get it right away. I'm the kind of person who has to repeat repeatedly, and I'm learning on my own." (MP, non-resilient)</i></p>	<p>They felt pressured by falling grades and still sought optimal learning methods.</p>	<p>They were feeling shy about asking for support, had a learning delay compared to their peers, and had trouble keeping focus.</p>

Protective factors

Protective factors, as defined by Ungar and Theron (2020), are categorized into Promotive and Protective Factors and Processes. Worsley (2014) conceptualized protective factors in resilience as seven contexts that should be integrated with internal factors (I have, I am, I can) to attain desired resilient outcomes. These seven contexts were identified in both resilient and non-resilient Bidikmisi students, and the distinctions between the two groups are elaborated upon in the subsequent contexts.

Parent context refers to providing quality care that fosters resilience in developing children (Gavidia-Payne et al., 2015). Research indicates that resilient and non-resilient Bidikmisi students benefit from parental autonomy support during their developmental stages (Pedersen, 2017). However, parents of resilient Bidikmisi students provide autonomy support and engage in disciplinary practices, elucidate the consequences of their children's actions, and actively participate in the learning process (I have) (Williams & Bryan, 2013). Consequently, these children develop a sense of responsibility (I am) so that they can live independently and

pursue their goals effectively (*I can*) (Assor, 2017). The following statement further illustrates this assertion.

"...I have to be independent, then I have to manage everything myself because, since elementary school, my parents have given me steps like 'Oh, if you study like this, the result is this. What will the impact be if you miss, for example, in one lesson? So uh.. it is a causality, If I don't do anything, what would i get? Alhamdulillah, if this is my success since elementary school, it is because thanks to the support from my parents, because since I was little, I was educated like that on time, and I have to be disciplined". (NK, resilient)

"Yes, when I was in high school, there weren't parents who told you to be like this, you have to go up like this. They never care that much about me whether I was doing my tasks or not, they also didn't care if I went to school or not, they didn't care either, it's up to you to decide for myself or with any form of freedom about who my friend, although my mom is neglectful I am yeah, not worry about it." (SH, non-resilient)

The parents of resilient Bidikmisi students provided both motivational and emotional support characterized by warmth without imposing excessive demands on their children. Instead, they emphasized the importance of education (*I have*) (Williams & Bryan, 2013; Yeung & Li, 2019). This parental warmth fosters a sense of safety in children, positively influencing their self-esteem and developing them as optimistic individuals (*I am*) (Khaleque, 2013). Furthermore, the expectations set by parents regarding the urgency of education serve to motivate children, enabling them to meet academic demands well (*I can*) (Lowe & Dotterer, 2013; Williams & Bryan, 2013). In contrast, parents of non-resilient Bidikmisi students often failed to prioritize educational urgency and instead placed undue pressure on their children to achieve success, such as the expectation that children must serve as the family's primary support. Such parental pressures can create an emotionally unsafe environment (*I am*), which negatively impacts academic performance (*I can*) (Conger et al., 2010). This distinction is illustrated in the following quote:

"After talking to my mom, she finally said yes, my father wouldn't like it if I didn't attend university. It's because of my family's background we admit that education is important... Then I finally decided to go to university. Maybe it's... their support when I'm tired, when I'm not sure, I hug my mom, and that's helpful, I feel like today I will be safe...." (HS, resilient).

"I registered for Bidikmisi in the first semester, I said I didn't get Bidikmisi. My father even said yes, I don't have to attend university just because I can't get Bidikmisi. But hey, if I gave up then, I wouldn't get Bidikmisi now. My mother, I think she couldn't regulate her emotions. Especially if, for example, it is related to funding. So I think it's just me as the backbone to earn my money. Some tasks keep running out, and my attendance is not fulfilled, so I got unsatisfactory grades." (SH, non-resilient)

Skills. In the context of Bidikmisi students, the development of resilience can be facilitated by acquiring various skills (Worsley, 2014). Non-resilient Bidikmisi students reported an increase in confidence regarding their abilities (*I am*), and these skills were used for personal development (*I can*) (Zhao et al., 2020). Conversely, resilient Bidikmisi students not only exhibited confidence (*I am*) but also acknowledged the contributions of their social environment in cultivating these skills (*I have*) (Williams & Bryan, 2013). The support received from their surroundings created opportunities for further exploration and self-development (*I can*) and was increasingly recognized and valued by their skills. The key differences were how the surrounding environment supported their skills (Williams & Bryan, 2013) and how

relevant the skills' were to their major. This was expressed by a resilient Bidikmisi student in exploring public speaking skills (relevant to major), in contrast to a non-resilient Bidikmisi student in sports training (irrelevant to major). For example, NK's skill relevance to her major supports NK's further accomplishments, but SH's skill irrelevance to her major makes it difficult to manage time and negatively impacts SH's academics.

"Actually, there was a moment when I was forced to enter the competition. I didn't want to do that, it's like I'm hopeless at the English language, like 'Ah, I don't want it, I will make a mistake, just like in the past debate'. But, at that time, my teacher kept encouraging and convincing me." (NK, resilient)

"Yes, how about the competition? It's not that I don't want to take part in management or anything, just because when I have to work hard to find money, I have to study, I have to practice that's why I have to manage time unless I can divide myself like amoeba, that's the problem. The biggest problem in university is the attendance." (SH, non-resilient)

Family/Identity are protective factors that contribute to the development of resilience within individuals. These factors encompass various elements of family dynamics, including family structure, cohesion, a stimulating environment, social support, family identity, traditions, values, and interpersonal bonds (Kiang et al., 2013; Worsley, 2014). In the context of Bidikmisi students, both resilient and non-resilient individuals were reported as having family members who provided support in various forms, including emotional, financial, and instrumental assistance, as well as serving as role models (I have) (Maneerat et al., 2011). Notably, resilient Bidikmisi students experienced greater support throughout their educational journey. This support began with the registration process and extended to transportation to campus, provision of academic guidance, dissemination of lecture information, and engagement with extended family members who could offer assistance (Kiang et al., 2013; Walsh, 2016). The following statement illustrates how the elder sibling of a resilient Bidikmisi student provided guidance to facilitate the student's academic success:

"Actually, from the beginning, before I entered, I relied a lot on my sibling. For example, I learned from the basics what my major was, then I was also invited to learn together through songs." (BB, resilient)

In addition, the family of resilient Bidikmisi students passed on a belief system to their family members (Walsh, 2016). The firmly entrenched belief made Bidikmisi students have an optimistic view (*I am*), and then they were able to overcome difficulties (*I can*) (Walsh, 2016). However, non-resilient Bidikmisi students lacked optimism in their beliefs, so they could not overcome difficulties. The following is a statement about the role of beliefs they had in dealing with problems in the family.

"The worst incident, the divorce, shocked me. And ever since that incident happened, it's been like everything has been falling down. Why am I the one who got this? Why am I the one being tested? Now, let's just be honest, maybe this is one of the tests for you to level up like that if we are tested, it means that God loves us." (NG, resilient)

"It's a family problem, so what's more, it worries me. It seems that it's a mess. Actually, there must be a solution for that, but will it make positive things? So, I still have different thoughts, if that's the case, I'm looking for peace, like, for example, worship." (IG, non-resilient)

Education. In this context, protective factors elucidate how educational attainment and a passion for learning can foster an individual's resilience (Worsley, 2015). Resilient Bidikmisi students perceive education as an opportunity (I have), acknowledge the significance of

education (I am), and establish clear priorities (I can) (Yeung & Li, 2019). Conversely, non-resilient Bidikmisi students prioritize alternative activities and pay less attention to their educational pursuits.

"My motto is that my first priority is academic, then organization." (OH, resilient)
"There is no study group, even though they sometimes make study groups, sometimes I can't join because I had more important matters other than studying." (EO, non-resilient)

A notable distinction emerged in the behavioral responses of non-resilient Bidikmisi students concerning their experiences. In contrast to their resilient counterparts, who actively engaged in formulating anticipatory plans, non-resilient Bidikmisi students exhibited a reactive approach, initiating changes only after experiencing failure. Furthermore, these changes were predominantly limited to the motivational domain, with some students continuing to face challenges in self-regulation. Resilient Bidikmisi students, on the other hand, employed specific strategies to sustain motivation, enhance learning methodologies, and improve self-regulation (*I can*) (Cassidy, 2016). This divergence in learning strategies is evident in the expressions and behaviors of resilient and non-resilient Bidikmisi students within the same academic faculty:

"It's like the Pareto principle, 80/20. So, how from 20% effort will derive 80% results often, when I'm studying, I feel bored, and I try to find a strategy. So you don't have to work hard but also work smart." (SS, resilient)
"If I get a C this semester, I think I'll try the second plan. Yes, that's how it is; now, I will focus on what I will do. It was the influence of previous experience. The funny thing is that I didn't get it right away. After I told Dad, Dad reminded me, and then I realized." (DC, non-resilient)

Peer. The role of peers is crucial in facilitating the resilience of Bidikmisi students (Noble & McGrath, 2012; Wilks & Spivey, 2010; Williams & Bryan, 2013; Worsley, 2015). Generally, the support provided by peers to both resilient and non-resilient Bidikmisi students exhibits minimal differences. Peer relationships are characterized by cooperation and sharing (Bottrell, 2008), the presence of at least a close-knit group of friends (Williams & Bryan, 2013), and the advantages of engaging with culturally diverse peers on campus (*I have*) (Hu & Kuh, 2003). Furthermore, Bidikmisi students demonstrate the capacity to care for their peers (Lan & Wang, 2019), self-regulate to mitigate conflicts and negative relationships (*I can*) (Gardner et al., 2008), and actively seek support from their peers (Nota et al., 2004).

I am was the factor that differentiated resilient Bidikmisi students from their non-resilient counterparts. Resilient Bidikmisi students exhibited confidence in their ability to form friendships adaptively (*I am*), as indicated by KE:

"I don't know if it occurs in other faculties, but it occurs in my faculty; for example, someone will only join certain peer groups... and that is it. Meanwhile, I can join group A, I can join group B, I can join any group." (KE, resilient)

Resilient Bidikmisi students demonstrated strong interpersonal skills, characterized by their ability to adapt, exhibit proactivity, and maintain flexibility in social interactions, which facilitated the development of close relationships (Cheung et al., 2012; Wang et al., 2013). In contrast, non-resilient Bidikmisi students displayed a more rigid approach to forming friendships across diverse social circles, as illustrated by the accounts of two students:

"I initiated the conversation, for example, 'How come you sleep so late in the class? What

activities did you do last night?" like that. I chat, chat privately, and sometimes punctuated with humor. I'm the type of quiet person, but I like to make jokes. Sometimes it makes people smile." (OH, resilient)

"Is it just me? I'm not sure. When I was a new student, I was like, I often do not like being alone; I mean, I didn't socialize, I can't do, um, I can't meet new people. So, as a new student, I hoped I could socialize with new people well like that." (LG, non-resilient)

Community. The concept of community encompasses a social group that surrounds and supports Bidikmisi students, including religious organizations, neighbors, both on-campus and off-campus entities, as well as associations of student parents. In this context, resilient Bidikmisi students benefit from more support resources than their non-resilient counterparts. This support manifests in various dimensions, taking more tangible forms such as mentoring (e.g., opportunities for self-development and engagement in positive activities) and motivational, emotional, and instrumental assistance (Collie et al., 2017). The following statements illustrate the specific forms of support received by resilient Bidikmisi students:

"In the end, I was given help, and it wasn't just one person who helped; it was many people paying for my boarding house, even though I didn't ask for it.... They are also very kind; some even gave me clothes, even though they were second-hand clothes, but it seemed like they meant a lot to me because they could be used for college." (KP, resilient)

The community of resilient Bidikmisi students is characterized by its diversity, which enhances their adaptability and flexibility (Burnell, 2013). With a strong sense of self-confidence, awareness of personal boundaries, and social motivation (I am), these students can seek assistance during challenging situations, engage in personal development, expand their social networks, contribute to their community, and inspire others. Furthermore, they demonstrate self-regulation within a multicultural environment by selectively accepting feedback, embracing differences, and managing conflicts (I can) (Chrobot-Mason & Leslie, 2012). The following statements delineate the distinctions between resilient and non-resilient Bidikmisi students regarding their capacity to interact with and tolerate members of their community:

"...Actually, we shouldn't ask to be understood as long as we can learn to understand. So, I learned from myself that not everyone can be forced according to our expectations. So here I am the one who broadens the acceptance." (PH, resilient)

"Initially, I expected them to be people who could think.... but they are not like that, so they do have to be explained in detail, but the funny thing is that after I explain in more detail they haven't moved. So I'm really confused about how they fit in." (EO, non-resilient)

In contrast, non-resilient Bidikmisi students lacked self-confidence; however, they possessed certain personality traits, such as being easy-going, facilitating their interactions within their community (I am) (Oshio et al., 2018). Nevertheless, their deficiency in self-confidence led to a reluctance to seek assistance. Additionally, they were apprehensive about stepping outside their comfort zones to foster personal development and contribute to their community. As a result, they encountered challenges and frequently experienced failure, prompting them to take action to address their setbacks and accept failure as a means of enhancing their self-worth (I can) (Michalak et al., 2011).

Money is associated with economic stability, attitudes towards property acquisition, and various factors that contribute to the development of resilience (Worsley, 2014). In this context, non-resilient Bidikmisi students possess a limited understanding of financial support sources, leading them to rely predominantly on aid from Bidikmisi scholarships and their

extended families (*I have*). They maintain an optimistic belief that the funding provided by the Bidikmisi scholarship will adequately support their daily needs and that resources will consistently be available (*I am*). However, when confronted with financial constraints, their response is primarily to seek assistance from their immediate social circle, particularly family members (*I can*). This reliance on close relationships for financial support may result in increased stress, as evidenced by the experiences shared by one of the non-resilient Bidikmisi students:

"I'm relying completely on Bidikmisi's money, except that I really need money and then ask someone to pay for the boarding house. Well, yesterday, I felt like I was tired; I just wanted to give up like that, right, because I had to pay for this, I had to pay for that, that's disappointing, and how do you say it, how do you ask for the money? What's more about it, it's making me more stressed." (LG, non-resilient)

Resilient Bidikmisi students demonstrated an awareness of various sources of financial support beyond the Bidikmisi program. They did not solely depend on Bidikmisi; they also received financial assistance from relatives, family members, parents, friends, friends' parents, and other scholarship opportunities (*I have*) (Burnell, 2013; Williams & Bryan, 2013). These students maintained an optimistic outlook, believing that, besides the Bidikmisi scholarship, alternative avenues for financial assistance were available during times of financial crisis (*I am*). Consequently, they actively engaged in strategies to anticipate and address their financial needs, recognizing that the disbursement of Bidikmisi funds was often delayed (*I can*). This proactive approach is exemplified by the statement of one of the resilient Bidikmisi students:

"So, if the Bidikmisi scholarship money comes late, sometimes I get confused... what do I want to do, so sometimes I sell food, like that... selling food in my class makes me feel happy, sometimes there is a lecturer who buys it and distributes it to students at class, there is a lecturer like that." (SK, resilient).

Resilient outcomes

The term resilient outcomes refers to positive development following the experience of adversities (Luthar & Cicchetti, 2000). This study examines the desired resilient outcomes, encompassing the various forms of success that Bidikmisi students aspire to attain. The desired resilient outcomes identified in this context are diverse, spanning academic, economic, social, and personal domains.

Table 4 presents the desired resilient outcomes that exhibit similarities between resilient and non-resilient Bidikmisi students. However, resilient Bidikmisi students articulated more specific objectives regarding several desired outcomes. They strongly desired to succeed in academic competitions, graduate within the designated timeframe, and pursue further education. Additionally, they explicitly indicated their intention to support other Bidikmisi students by taking on administrative roles in organizations associated with Bidikmisi. In terms of relationship-building, they emphasized the importance of the quality and quantity of their connections.

In the pursuit of their objectives, resilient Bidikmisi students not only aspired to achieve their goals but also maintained a wish list of additional aspirations they wanted to fulfill. In contrast, non-resilient Bidikmisi students exhibited less optimism regarding attaining larger goals, making them relatively content with more minor aspirations. Furthermore, non-resilient Bidikmisi students often encountered difficulties stepping outside their comfort zones and identifying solutions to their challenges.

In their efforts to promote the happiness of others, resilient Bidikmisi students not only contributed to the well-being of their significant others but also derived personal satisfaction from their actions. Furthermore, these resilient students experienced favorable outcomes in

their personal lives, particularly regarding their quality of life.

The anticipated resilient outcome that participants infrequently referenced was success in the afterlife, which pertains to a form of success grounded in individual beliefs. Resilience is context-dependent and influenced by cultural meanings and beliefs, resulting in variations in the desired resilient outcomes among individuals (Ungar & Liebenberg, 2011; Van Breda, 2018).

Table 4. Resilient Outcomes of Bidikmisi Students

Desired Resilient Outcome	Representative Quotes
(Specific) Academic Achievement	<i>GPA is already listed from the start, right? I hope it's above .5..." (FB, resilient)</i>
Financial Stability	<i>Success is viewed from a financial perspective, and also in a table condition, whether the economy is good or so stable." (NG, resilient)</i>
Social Contribution	<i>I want to contribute to Bidikmisi students.... In the group, there were seniors, like the administrators from the APM Department, who were serving new students at that time. So, they seem to help new students and prospective applicants for the Bidikmisi scholarship, especially me. They greatly helped me. Now I thought that later I also wanted to contribute..." (OH, resilient)</i>
Positive Relationships	<i>I want to get a good circle, first of all." (FB, resilient)</i>
Achieving Goals (Aspirations)	<i>And in my opinion, if you are successful, I mean when the achievements you listed at the beginning are achieved... it means success." (FB, resilient)</i>
Self-Development	<i>Success is how we learn from the past. And, so learning from the past to find a solution... Yes, we certainly find a solution to a problem. I think that's how it is." (EO, non-resilient)</i>
Happiness	<i>..I think that, as long as what we do brings happiness and what we do can make other people happy too, I think it's a success." (IB, resilient)</i>
Quality of Life	<i>If I'm successful, what I think about is that we live in a condition, physically and mentally, that you're healthy. There's no problem or no disturbance whatsoever...." (NG, resilient)</i>
Success in the Hereafter	<i>Success, it's very general about being successful. Success, in my opinion, is... success in the hereafter." (PH, resilient)</i>
Yet-To-Be-Known Success (No Idea)	<i>I still can't describe the meaning of success so far... I still don't know what kind of success that I need, what kind of success will I have to pursue in the future." (FB, resilient)</i>

Discussion

The study delineated the risk factors, protective factors, and desired resilient outcomes, as well as the distinctions between resilient and non-resilient Bidikmisi students. Notably, the conditions differentiating the resilient and non-resilient groups of Bidikmisi students in this research were primarily student engagement in activities and, notably, Grade Point Average (GPA) scores.

In general, resilient Bidikmisi students exhibit protective factors within a more specific educational context than their non-resilient counterparts, effectively addressing their risk factors (Baqutayan, 2015). For instance, challenges such as a lack of self-awareness, difficulties in self-discovery, and the inability to identify optimal learning methods were mitigated through proactive measures (Hinck & Ahmed, 2015). These measures included enhancing learning strategies, fostering motivation, developing self-regulation skills (Yeung & Li, 2019), and recognizing the significance of education and the pursuit of academic excellence (Edman & Brazil, 2009). The strategies employed by the resilient group appeared straightforward and were implemented daily, consistent with Masten's (2001) characterization of resilience as "ordinary magic", which can be cultivated through adaptive processes in everyday life.

This adaptive process can be mainly cultivated by parents of students who recognize the critical importance of education (Li et al., 2017; Yeung & Li, 2019). The resilient parents of Bidikmisi students have been observed to engage more actively in their children's educational experiences by implementing discipline, elucidating consequences, and providing tangible assistance throughout the learning process, beginning in early childhood. Beyond academic support, the skills imparted by parents and the community serve as a protective factor that makes them differentiate resilient individuals from their non-resilient counterparts (Williams & Bryan, 2013).

A notable distinguishing factor between resilient and non-resilient groups is the prevalence of family-related issues. Within the non-resilient group, three individuals reported experiencing family problems, and one was grappling with grief, one had divorced parents, while the remaining four students were situated in relatively "safe" families. In contrast, the resilient group included only two students who were still processing grief and one student who had effectively come to terms with their parent's divorce, whereas the other twelve students were also in relatively stable family situations. The higher incidence of family problems within the non-resilient group underscores a significant risk factor in the familial context. Consequently, some non-resilient Bidikmisi students lacked protective factors from their families, such as a supportive family resilience network that could facilitate the acceptance of grief as an effective coping strategy (Plexico et al., 2019).

Another differentiator among resilient Bidikmisi students is their proactive behavior, which manifests in peer interactions and financial management. These students exhibit flexibility in socializing and are adept at fostering intimacy through humor (Cheung et al., 2012; Wang et al., 2013). In response to financial uncertainties, resilient Bidikmisi students actively sought funding from various sources and engaged in multiple efforts to secure financial support, all while maintaining their college enrollment. This behavior reflects a future-oriented mindset, which has been identified as a significant factor contributing to resilience (Fergus & Zimmerman, 2005). Conversely, some non-resilient Bidikmisi students also worked to generate income; however, their employment was primarily driven by immediate financial constraints rather than a proactive approach to future planning. Consequently, these students often faced the adverse outcome of abandoning their college education due to work-related obligations.

The non-resilient group exhibited lower academic achievement compared to the resilient group, which can be attributed to various financial risk factors, personal characteristics (e.g., anxiety, pessimism, or excessive relaxation), familial issues, and competing priorities that extend beyond academic performance, such as college adaptation and participation in student activities. These findings suggest that resilience operates as a contextual process, wherein attaining desired resilient outcomes necessitates the presence of specific protective factors that effectively address particular risk factors.

Non-resilient Bidikmisi students exhibited inconsistency in achieving the anticipated academic success. This phenomenon is evidenced by the significant increase in grades observed among non-resilient Bidikmisi students within a single semester following the termination of their scholarship. This observation suggests that resilience can be understood

as both a process and a capacity. Individuals possess varying levels of resilience capacity; those with lower resilience tend to demonstrate inconsistent resilient outcomes or exhibit a slower progression toward achieving resilience than individuals with higher resilience capacities (Cassidy, 2015).

The internal protective factor (*I am*) is a significant asset in developing resilience (Alvina & Dewi, 2017). Research indicates that non-resilient Bidikmisi students exhibit a deficiency in the *I am* aspect of parental support, education, and peer relationships. Although non-resilient Bidikmisi students recognize the presence of supportive parents (*I have*), but they often fail to emphasize the importance of education, which resulted in low optimism (*I am*), so it did not produce good academic performance (*I can*). Compared to resilient Bidikmisi students, non-resilient Bidikmisi students were less concerned with academics, so they could not prioritize academics over other activities (*I can*). Meanwhile, non-resilient groups were aware of the existence of a peer (*I have*), but they did not have the autonomy and optimism to make friends (*I am*), so they were less able to regulate themselves flexibly amid a diverse peer environment.

These internal assets integrate with external resources to create the Doughnut Moment, which Worsley (2015) mentioned when a person can identify and utilize at least three of the seven protective factors they have in dealing with their risk factors. For example, the present research indicates that resilient Bidikmisi students can integrate internal assets with external resources within parental support, education, and peer relationships. Integrating internal assets and external resources is instrumental in enabling these students to successfully navigate current and future challenges, promoting positive development (Fergus & Zimmerman, 2005; Grotberg, 1995; Métais et al., 2022; Worsley, 2014, 2015).

This study encountered several limitations. Firstly, the sample size of non-resilient participants was significantly smaller than that of resilient participants. Secondly, non-resilient participants could not provide comprehensive details regarding certain risk factors, such as familial issues, which raises questions about how the severity of these risk factors may impede individual functioning. This limitation is closely tied to the ethical principles of confidentiality and privacy. Lastly, the research primarily distinguishes between resilient and non-resilient Bidikmisi students based on only two criteria. There is a pressing need to develop an objective measure that can effectively differentiate between these two groups based on positive or negative outcome indicators. Future research could employ a quantitative approach to compare students with positive and negative outcomes, thereby identifying which constructs related to resilience exert a significant influence. Additionally, investigations could be extended to diverse populations, such as children or the elderly.

The practical implications derived from this research include strategies for fostering resilience. The first strategy is a risk-based approach that seeks to mitigate risk factors. This strategy can be operationalized, for instance, through a mentoring program that pairs students with senior peers from the same academic discipline, who can assist with academic challenges and offer motivational support. The second strategy is asset-focused, aiming to enhance the internal resources of Bidikmisi students to bolster their resilience by increasing internal protective factors. This strategy can be implemented, for example, through solution-focused training.

Conclusion

Resilience is a multilevel process encompassing various systems aimed at achieving desired outcomes in the face of adversity or as a result. Students from low socioeconomic backgrounds, such as those enrolled in the Bidikmisi program, are particularly vulnerable to academic failure. To navigate these challenges, Bidikmisi students must cultivate protective factors that are not solely derived from internal assets or external resources but rather from integrating both. In order to demonstrate resilience, Bidikmisi students must effectively combine their internal assets—(*I have, I am, I can*) with the various external contexts: parent,

skill, family/identity, education, peer, community, and money. They should integrate these internal and external protective factors to mitigate risk factors. Nonetheless, non-resilient Bidikmisi students often exhibit unutilized protective factors in the face of challenges, indicating that their resilience process is still in progress. Specifically, non-resilient students tend to lack the I am aspect concerning parental support, educational engagement, and peer relationships. Conversely, resilient Bidikmisi students possess protective factors that enable them to thrive despite difficulties, suggesting that they have effectively addressed certain risk factors and are recovering from the impacts of adversity, thereby achieving some of the anticipated outcomes associated with resilience.

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