



UNIVERSITY STUDENTS' RESILIENCE WITHOUT
FAMILY FINANCIAL SUPPORT: A CASE STUDY OF
INDONESIAN STUDENTS AT IIUM

BY

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ABSTRACT

Pursuing higher studies in a foreign country with self-sponsorship is not without problems. However, students who study without sponsorship still thrive and continue their studies. In this regard, resilience plays an important role in helping them recover and develop their capacity to face the problems. This case study explored the Indonesian students' experiences while studying in Malaysia who are devoid of family financial support and any other forms of sponsorship. This study also uncovered factors that help them to survive despite the hardships that they face. Furthermore, the study sought to understand how the students cope with the different kinds of difficulties which resultantly contribute to their resilience and survival in this country. Within this objective, three research questions were developed, namely 1) What are the life experiences of the Indonesian students during their studies without family financial support? 2) What are the contributing factors that influence the Indonesian students to achieve resilience? and 3) How do the Indonesian students cope with the financial difficulties in their studies?. Richardson's resilience theory and Bronfenbrenner's ecological theory were used in this study to examine how the Indonesian students achieve resilience as well as the internal and external factors that support resilience. The data collection process included a semi-structured interview with selected four Indonesian students. The data were analysed using the Interpretative phenomenological analysis. The major findings from the data analysis found that the Indonesian students faced various difficult experiences, which began with finding a job to support their financial needs, lack of funds, and the difficulties involved in striking a balance between studying and working. A supportive relationship with families, peers, teachers, and environment were among the important factors that helped the students to achieve resilience. The study also determined that the practice of sharing problems with others and taking meditation were among the strategies used to cope with the difficulties during their studies. Studying without sponsorship was found to give a positive impact on the students on a personal level and in relation to others. The experiences of the selected four Indonesian students served as the evidence that studying without sponsorship can transform students' life in a positive way. In response to the phenomenon, universities must develop interventions focusing on bringing protective factors that increase resilience and make students to feel less stressed in their studies.

خلاصة البحث

إن مواصلة الدراسات العليا بالتمويل الذاتي أمر ليس باليسير. ومع ذلك، هناك طلبة لم يتلقوا أن منح دراسية واستطاعوا مواصلة دراستهم. ويبدو أن المرونة تلعب دوراً مهماً في تحسين أحوالهم وتطوير قدرتهم في مواجهة المشاكل المالية. هذه الدراسة تفحص المرونة لدى الطلبة الجامعيين الذين لا يحصلون على أي مساعدات مالية من أسرهم أثناء دراستهم. وتهدف الدراسة إلى استكشاف تجارب حياة الطلبة الإندونيسيين الذين لم يتلقوا أي مساعدة مالية. وتتضمن الدراسة ثلاثة أسئلة هي: ما تجارب حياة الطلبة الإندونيسيين عندما يدرسون بدون مساعدات مالية؟ ما العوامل المساهمة التي تؤثر على الطلبة الإندونيسيين في اكتساب المرونة؟ كيف يواجه الطلبة الإندونيسيين هذه المشاكل للتغلب على الصعوبات أثناء دراستهم؟. وقد تم استخدام نظرية المرونة لـ **Richardson**، ونظرية البيئة لـ **Bronfenbrenner** لمعرفة كيف يكتسب الطلبة الإندونيسيين المرونة، وكذلك معرفة العوامل الداخلية والخارجية التي تساعدهم على ذلك. وتم جمع البيانات من خلال المقابلة شبه المقتنة لأربعة من الطلبة الإندونيسيين المختارين. وتم تحليل البيانات باستخدام التحليل الظاهري. وأظهرت نتائج التحليل أن الطلبة الإندونيسيين يواجهون مصاعب متنوعة، تبدأ بالبحث عن عمل للإيفاء بحاجاتهم المالية، وعدم وجود تمويل مالي، وصعوبة التوازن بين الدراسة والعمل. كما أن العلاقات الجيدة مع الأسرة والزملاء والمعلمين والبيئة المحيطة من العوامل الهامة للطلبة في تحقيق المرونة. والمشاركة مع الآخرين والتأمل أيضاً جزء من استراتيجيات التغلب على الصعوبات التي يواجهونها أثناء الدراسة. فالدراسة بدون منح دراسية تؤثر إيجابياً في شخصية الطلبة وفي الآخرين. وأثبتت الدراسة أن تجارب هؤلاء الطلبة الأربعة دليل على أن الدراسة بدون مساعدات مالية تغير حياتهم بطريقة إيجابية. ولا بدّ للمريين أن يزيدوا من المداخلات خصوصاً في حماية العوامل التي تزيد من المرونة وتقلل من الضغوط على حياة الطلبة أثناء الدراسة.

APPROVAL PAGE

I certify that I have supervised and read this study and that in my opinion, it conforms to acceptable standards of scholarly presentation and is fully adequate, in scope and quality, as a dissertation for the degree of Master of Education (Psychology).

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Supervisor

I certify that I have read this study and that in my opinion it conforms to acceptable standards of scholarly presentation and is fully adequate, in scope and quality, as a dissertation for the degree of Master of Education (Psychology).

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.....
Hairuddin Mohd Ali
Dean, Kulliyah of Education

DECLARATION

I hereby declare that this dissertation is the result of my own investigations, except where otherwise stated. I also declare that it has not been previously or concurrently submitted as a whole for any other degrees at IIUM or other institutions.

Haritsah Umami

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*This thesis is dedicated to my parents, who have willingly sacrificed their life,
so that I may achieve this goal.*

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CHAPTER ONE

INTRODUCTION

1.1 BACKGROUND OF THE STUDY

Acquiring higher education continues to be an important aspect to many young and middle-aged people across the world in order to prepare them for the knowledge society (Evers, 2001, as cited in Umar, Noon, & Abdullahi, 2014). Recently, Malaysia has become an attractive destination for higher education pursuits to many students from different countries. In 2010, the total enrolment of international student's was 86,923, in which public institutions recorded an enrolment of 24,218 students, while 62,705 students enrolled to private institutions (Project Atlas, 2010). The top ten places of origin in 2010 were Iran (11,823), China (10,214), Indonesia (9,889), Yemen (5,866), Nigeria (5,817), Libya (3,930), Sudan (2,837), Saudi Arabia (2,252), Bangladesh (2,041), and Botswana (1,911) (Ministry of Higher Education, 2010). According to this data, Indonesia was the third place of origin pursuing higher education in public and private universities in Malaysia in 2010. In short, migrating to another country for seeking knowledge is not only limited to Indonesian students, but also to other students from different countries.

Malaysia's Second Education Minister, Datuk Seri Idris Jusoh said that Malaysia had 135,502 international students studying in public and private higher education institutions as well as in international schools. Out of this number, about 74,996 international students studying in private tertiary institutions, while in the public institution, the number was 32,842. The top ten countries that contributed to the new application last year included Bangladesh, Nigeria, China, Indonesia, Pakistan,

Yemen, Libya, Sudan, Kazakhstan, and India (The Sun Daily, 2015). Figure 1.1 shows the total enrolment of international students in private and public higher institutions in Malaysia from 2010 until 2014.

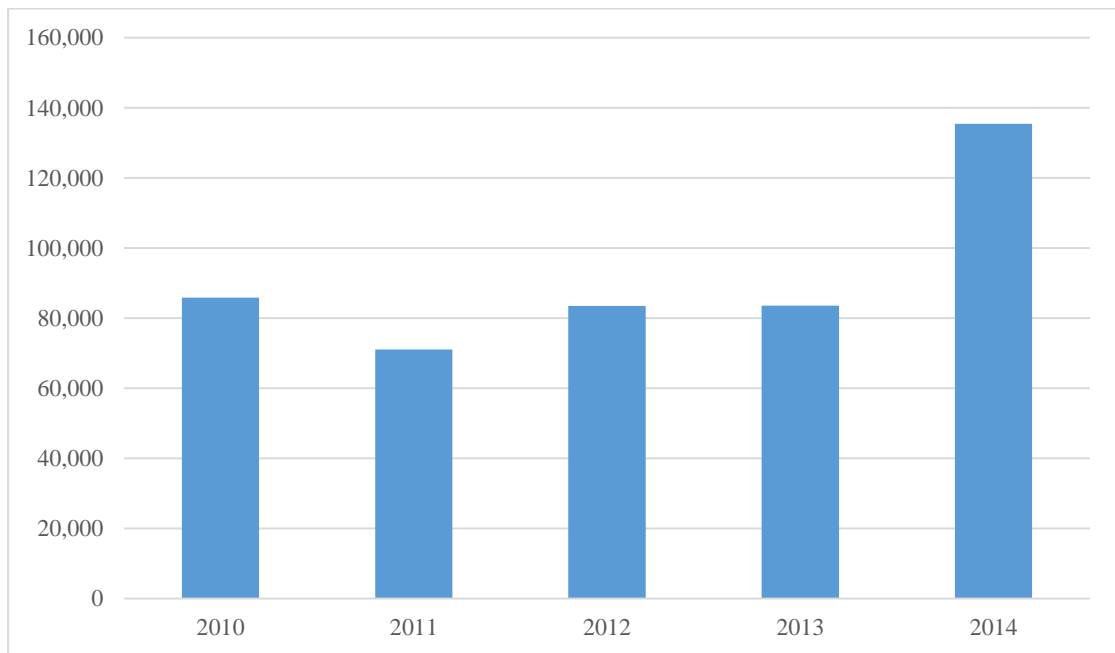


Figure 1.1 Total Enrolment of International Students in Public and Private Higher Education Institutions in Malaysia (2010 – 2014)

There are a number of reasons why many Indonesian students come to study in Malaysia. First, this is an obvious destination choice given the similarity in Malay and Indonesian language. Second, Malaysia has cultural and religious similarities in contrast to other countries like Europe and the United States (World Education News & Reviews, 2014). In addition, Zeeshan, Sabbar, Bashir, and Hussain (2013), who conducted a study on foreign students' motivation for studying in Malaysia, revealed that 36% of participants chose Malaysia because of the affordable tuition fees. Besides, the Malaysian Ambassador for Indonesia, Datuk Syed Munshe Afzaruddin, said that there are many advantages of pursuing studies in Malaysia. One of them is

that students who study and stay in Malaysia could visit other countries (neighbouring countries) such as Thailand, Vietnam, and nearby countries as the travel expenses from Malaysia to those countries is relatively cheap (Yahya & Rumiwidyawati, 2015).

In addition, a study conducted by Edrak, Nor, and Maamon (2015) revealed that Indonesian students chose Malaysia as their destination country because of accommodation and English as the medium of instruction. Students seriously consider universities that are relatively close to their home country as it will help them reduce their expenses. Meanwhile, English as the medium of instruction in Malaysia offers international students an alternative “English-speaking” country for higher education. The medium of instruction in Indonesian schools and the majority of the the universities is Bahasa Indonesia. Hence, the use of English as the medium of instruction is seen as an improved prestige and is identified as the key factor for them to study in Malaysia.

Although Malaysia offered many advantages to international students, there is no doubt that continuing studies in a foreign country is not without its challenges. Most of the students struggle with adverse events such as physical illness, financial problems (Morgan, 2016), immigration laws, accompanying anxiety, employment for self and spouse, stress, and depression (Yeasmeen, 2008). While Malaysia is considered as the country with lower fees compared to higher education in the European countries and the United States, many Indonesian students still suffer from financial difficulties especially for the students from a poor family background, who study without financial support either from their family or financial assistance from their government.

Nevertheless, many of them still thrive without family financial support. In this case, resilience, which refers to the ability of students to recover from difficulties and

setbacks, adapt well to change and keep going in the face of adversity, plays a significant role in ensuring their survival and well-being in a foreign country (Morgan, 2016). Thus, it is interesting to uncover the experiences of Indonesian students who study without family financial support, and how they achieve resilience during their studies without financial support from their family at International Islamic University Malaysia (IIUM).

1.2 STATEMENT OF THE PROBLEM

The literature suggested that studying at the tertiary level is not easy. There are so many issues that university students are bound to encounter, such as financial problems, time management, and sleep deprivation. Feng (1991) found that there are four great concerns among students, namely financial, language, cultural, and academic adjustment. The top-ranked problems commonly cited include lack of English proficiency, inadequate financial resources, and social life adjustment problems in daily life (Lee, Abd-Ella, & Burke, 1981). Like most developing countries, funding in Ghana is deemed to be a great challenge in acquiring tertiary education (Ansong & Gyensare, 2012).

In addition, Abu-Ein (1993) conducted a study on the adjustment problems experienced by international students in Texas, and found finance to be the issue of greatest concern. Bachman and Boes (2014) also said that when young adults enter tertiary education, they will face a lot of problems, including paying tuition fees and cost for housing, transportation, and living in general. Harman (2003) found that among the major problems that confront a sizeable proportion of international students are basically financial support and paying tuition fees.

Moreover, Cheung, Yuen, Yuen, and Cheng (2010), who conducted a study among Indians, Indonesians, and Malaysians, found that the majority of participants said that scholarship was the type of financial assistantship they would hope to receive when studying overseas. Many students from these countries expressed that without a scholarship or available financial assistance, they would not be able to afford studying abroad. This was also supported by Xia (1991) and Cheng (1999) that Asian students, who were not supported by scholarship, would experience greater difficulties. Even financial grants and other forms of financial aid have not kept pace with the rapid increase in tuition fees (Heckman, Lim, & Montalto, 2014).

Nevertheless, although finance is considered as a big barrier for international students to continue their higher education in a foreign country, there are many students who still continue their higher education in a foreign land, especially Malaysia. This is the case of a number of Indonesian students who are self-sponsored at IIUM. Some of them do not receive financial support either from family or financial assistance from the Indonesian government. Hence, it is very interesting to discover the Indonesian students' experiences during their study at IIUM without family financial support, and also to understand how these students achieve resilience.

1.3 OBJECTIVES OF THE STUDY

The objectives of the case study were to explore the Indonesian students' experiences while studying in Malaysia who are devoid of family financial support and any other form of sponsorship, and uncover factors that help them to survive despite the hardships they face. Further, the study sought to understand how the students cope with difficulties of different kinds, which resultantly contributes to their resilience and survival in this country.

1.4 RESEARCH QUESTION

1. What are the life experiences of the Indonesian students during their studies without family financial support?
2. What are the contributing factors that influence the Indonesian students to achieve resilience in their studies without financial support from family?
3. How do the Indonesian students cope with financial difficulties during their studies?

1.5 SIGNIFICANCE OF THE STUDY

This study will help the Indonesian students who were not supported financially by family and government in their study by giving them a source of information of how the Indonesian students are motivated to learn, the challenges they face, and how they cope with various difficulties in sustaining resilience through their life experiences. By understanding the strategies that the Indonesian students use to cope with the difficulties when studying without family financial support, it has the potential to guide the students to success.

Since this study attempts to explore the experience as well as the challenges of the Indonesian students pursuing their studies at IIUM, it may benefit the institution in providing learning facilities in order to meet the needs of the international students. Furthermore, this study may allow lecturers to gain a better understanding of international students who study without sponsorship, and find ways to encourage them as well as help them to overcome the challenges during their studies.

This study might also help the Indonesian Ministry of Education to be aware of the conditions of self-sponsored Indonesian students who study in foreign countries. By understanding the difficulties that Indonesian students faced during their

studies without financial support from family, it might give new insights for the government to help minimize the problems, especially in the financial matter.

1.6 DELIMITATION OF THE STUDY

The study focused on the exploration of the Indonesian students' experiences during their studies without family financial support. It also focused on factors that motivate them to continue to survive, the challenges that they faced, and the strategies used to cope with them. Although the research has reached its aims, there were some limitations. First, this research was conducted only on female students. None of the male students were involved in this study. Therefore, to achieve various results regarding the experience of the Indonesian students during their studies without family financial support, the study should have involved more participants of the opposite gender. Second, the study focused on a small number of female students. It was undertaken only from three faculties, namely Faculty of Education, Faculty of Islamic Revealed Knowledge, and Faculty of Economics.

1.7 DEFINITION OF TERMS

University Student

In the present research, university students can be simply defined as persons who study in the university to acquire a degree of bachelor, master or doctor of philosophy in IIUM.

Resilience

Resilience is defined as a dynamic process encompassing positive adaptation within the context of significant adversity (Luthar, Cicchetti, & Becker, 2000). In this study,

resilience refers to the process of bouncing back from the difficulties, particularly in facing financial problem.

Family Financial Support

Family financial support is simply defined as any kind of financial assistance which is derived from parents or close relatives.

1.8 SUMMARY

In this chapter, the researcher presented the major sections including the background of the study, statement of the problem, the purpose of the study, and the research questions. The researcher discussed the significance, its limitation, and defined the key terms used in this study. Students' success is important to educators, employers, society, and students. However, the challenges and stress inherent in students' life can set them back. By understanding resilient factors, how they achieve resilience, educators can support strong students. In the next chapter, the researcher presents the relevant literature from empirical data-based research studies related to what scholars currently know about resilience, life experiences of resilient students, and contributing factors in achieving resilience.

CHAPTER TWO

LITERATURE REVIEW

2.1 INTRODUCTION

This study attempts to explore the Indonesian students' experiences during their studies in Malaysia without sponsorship. To achieve the aims, the researcher used Richardson and ecological framework as guidance in this study. In this chapter, the researcher begins with the theoretical framework from Richardson and also Bronfenbrenner's ecological theory. Then, past studies on the life experiences of international students during their stressful events will be discussed. Next, the factors that contribute to students' resilience will be explored, followed by the coping strategies that the students used to achieve resilience. Finally, past literature on the outcomes of achieving resilience will be described.

2.2 THEORETICAL FRAMEWORK

The theoretical frameworks for this study were based on two theories: (1) resilience theory of Richardson, and (2) ecological theory. Richardson's resilience theory was used to explore how the students can achieve resilience during their adverse time. In this study, Richardson's resilience theory described three waves of resiliency inquiry, and examination of those waves provided a framework for helping students to thrive. The first was mainly identifying the resilient qualities. The second wave was to understand the process of attaining resilient qualities. The third wave was the innate resilience that identified the motivation for resiliency through personal characteristics

and the drive of self- actualization (Richardson, 2002, as cited in Galligan, Barnett, Brennan, Israel, 2010).

Meanwhile, the ecological theory was used to find the factors that contributed to achieving resilience. According to Bronfenbrenner’s (1979) ecological system theory, human development is influenced by a dynamic interaction between an individual and multiple levels of his or her surrounding social environment (Bronfenbrenner, 1979, as cited in Williams, 2011).

2.2.1 Resilience Model of Richardson

In this study, the metatheory of resilience and resiliency of Richardson are described in the figure 2.1.

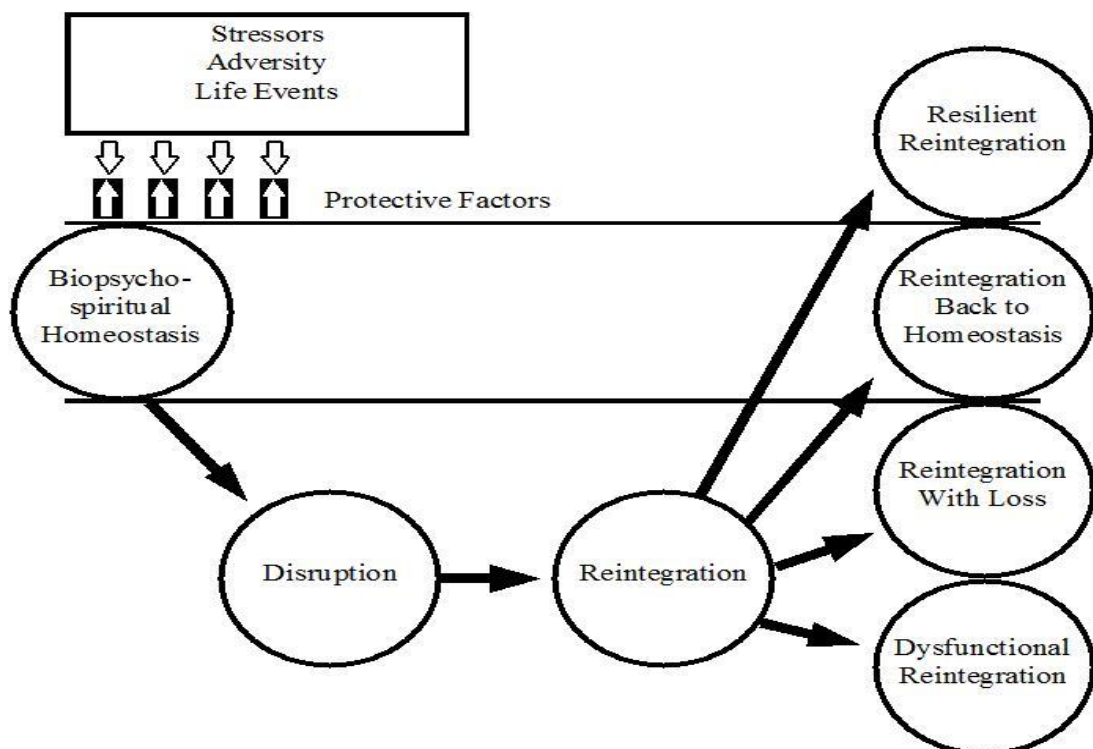


Figure 2.1 Resiliency Model of Richardson (2002)

The resilience model was originally proposed in 1990 by Richardson (RIPPH, 2016) and focused on patients only, but it has been modified many times to help the patients understand the process of rehabilitation. For educational purposes and counselling clients, resiliency depicted a person (or group) passing through difficult times, being disrupted by them, and growing stronger through the experience (RIPPH, 2016).

According to the model, a basic assumption of the resilience theory is the idea of biopsychospiritual homeostasis (Wald, Taylor, Asmundson, Jang, & Stapleton, 2006). The original resilience model proposed in 1990 used terms such as a “comfort zone”, rather than using terms “biopsychospiritual homeostasis”. Richardson (2002), as cited in Thomas (2011), said that people become resilient or not resilient beginning at biopsychospiritual (comfort zone). In other words, they are in their balance between body, mind, and spirit. After that, disruption occurs, throwing off the balance of the former homeostasis (Galligan et al., 2010). Wald et al. (2006) said that the factors of disruption would be from stressors, adverse events, other expected and unexpected life events, or “life prompts”. The factors that could cause disruption in this study might be due to lack of fund, seeking for a job, and difficulty in managing job and studies.

After disruption, the person reintegrated. Reintegration means a process when individuals reacted to some stress or adversity. Wald et al. (2006) said that the disruption can change the individual’s paradigm. It may result in perceived positive outcome or negative outcome. In other words, people could react positively or negatively due to the disruption. In this model, people can reintegrate in four ways: (1) resilient reintegration, (2) reintegration back to homeostasis, (3) reintegration with loss, and (4) dysfunctional reintegration.

Fleming and Ledogar (2008) said that resilient reintegration is the most positive outcome of a process involving an individual's reactions to some stress or adversity. Wells (2007) said that resilience occurred when individuals recover from hardship, restore homeostasis, and add to their protective factors. In other words, in this study, resilient reintegration occurred when the students could adapt, cope and react positively with the difficulties that they faced during their studies. Galligan et al. (2010) added that when someone can achieve resilient reintegration, the rebound level could be higher than the original homeostasis. Usually, this was due to learning, growth, or further development which is called as protective factors. In addition, a study done by Thomas (2011) revealed that individual, family, and community were considered as protective factors that contributed to resilient reintegration.

Another outcome is reintegration back to homeostasis, in which people simply deal with the disruption and leave it behind (Galligan et al., 2010). Moreover, another possibility is reintegration with loss, in which the individual loses motivation as a result of dealing with this disruption. Lastly is dysfunctional reintegration, in which people resort to substance, destructive behaviours, or other means to deal with life prompts (Galligan et al., 2010).

On the other hand, some students already lost motivation as a result of dealing with problems, while others will become bitter, angry, and more dysfunctional than they need to be. So, it is important to understand how the students could achieve resilience and know the factors that contributed to students' resilience. In the next section, the researcher will explain the ecological theory, which is incorporated with the factors that contributed to students' resilience.