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# Academic Self-Efficacy, Resilience, and Life Goals of Poor but Deserving Education Students

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Abstract - Entering in the college life atmosphere poses a lot of astounding challenges to students. They face various issues and they must learn how to cope and deal with them correctly. Some can easily adjust and succeed, while others struggle and hardly manage the situations. This mixed-method research study sought to determine the academic self-efficacy, resilience, and life goals of poor but deserving education students. The participants were the sixty-seven (67) poor but deserving education students. They were purposely selected based on the criteria of House Bill 2358. Data were gathered using a standardized questionnaire and focus group discussion. The findings showed that the level of academic self-efficacy and academic resilience was high while the level of life goals was very high. The academic self-efficacy based on the perceived competence, social activities, and academic tasks were high. There were no significant differences in the life goals of poor but deserving education students based on their perceived competence, social activities, and academic tasks. There were also no significant differences in the life goals of poor but deserving education students based on their perseverance, reflecting and adaptive help-seeking resilience, and negative affect and emotional response. There were positive, strong, and significant relationships among academic self-efficacy, resilience, and life goals of poor but deserving education students. This concluded that the students who have higher academic self-efficacy and resilience are more likely to attain life goals.

Index Terms— Academic self-efficacy, HB 2358, life goals, poor but deserving education students, resilience

## I. INTRODUCTION

Entering in the college life atmosphere poses a lot of astounding challenges to students. They face various issues and they must learn how to cope and deal with them correctly. Academic issues are quite common in college and have an effect on students' performance. Some can easily adjust and succeed, while others struggle and hardly manage the situations.

When students start college, they deal with many financial complications that have an impact on their learning tasks or activities. High tuition fees and the expenses of costly learning resources pose a high risk regarding whether the student will continue his education or drop-out at a certain level. Accommodation, food, transportation and leisure also add up to the burden of life expenses of college students [7].

To address this concern and to promote the right of all citizens to quality education at all levels, the Commission on Higher Education (CHED) has been tasked to establish and maintain a system of scholarship, grants, student loan programs, subsidies and other incentives which shall be available to poor but deserving students in both public and private schools. The term "poor but deserving students" refer to any Filipino student who graduated in high school with academic weight average of at least eighty-five percent (85%) and whose family has no visible means of income or with an annual monthly income of not more than sixty thousand pesos (P60,000.00) [5].

The students experience a great deal of trouble finding a proper part-time job to help with their financial needs. It emphasizes that even if a job is secured, there is a major difficulty balancing academic workload and job requirements. Eventually, students have a hard time adjusting to the new social life of college but certain factors may allow some students to succeed academically such as self-efficacy and resiliency [4].

Academic self-efficacy has been found to be associated with increased resilience [8]. Academic self-efficacy is the interpretation individuals give to their own performance and achievement. This interpretation is formed by existing self-beliefs and has been found to directly affect an individual's motivation to succeed in future situations. A plethora of research has shown that academic self-efficacy has a positive relationship with university grades and persistence to succeed in future tasks [6].

In contrast, persons with low perceived academic self-efficacy tend to experience self-doubt and anxiety when they encounter environmental demands. They perceive demanding tasks to be threatening, avoid difficult situations, tend to cope less functionally with stressors, and are more likely to think in self-debilitating ways because they tend to take more responsibility for their failure than for their success. This reciprocal relationship between self-efficacy

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and behavior makes the maintenance or even increase in self-efficacy beliefs in highly self-efficacious individuals more likely. On the other hand, low self-efficacious persons tend to experience failure more often, as they invest less effort and give up more easily when they encounter difficulties [11].

Academic resilience, on the other hand, is mainly defined as the ability to "sustain psychological stability in the face of stress" [3]. Positive outcomes associated with resilience are the alleviation of the negative effects of stress, the promotion of adaptation, and the development of effective coping skills to deal with change and adversity [2]. Many researchers believe that resilience can be strengthened because it is not a "hard-wired" personality trait possessed by only some individuals, and is the result of the development of protective factors [8].

Painstakingly, looking at the lives of poor but deserving students, they are struggling to face the challenges of life. They are living in remote areas, learning with empty or half-filled stomachs, and working to earn sustenance, having poor way of life, and other needing characteristics. This makes it difficult for them to perform in school and achieve their goals in life. However, out of difficulties in life, the positive behavior of the education students to really dream high to become a professional teacher and give the family a good life is overwhelming. This seems to be either elusive or obvious to education students in school, but they are oriented to attain life goals in spite of difficulties and hardships in life.

In general, goal orientation towards meaningful living contributes to positive experiences and to a positive life [1]. More specifically, several investigations reveal positive associations between experiencing states saturated with meaning and higher levels of well- being, happiness, and self-determination. On the other hand, the absence of engagement, life goals can lead to hopelessness, depression and a reduced ability to take command of one's own life in difficult and threatening situations [14].

According to Emmons cited in [1], "life goals are essential components of a person's experience of his or her life as meaningful" and "the construct of 'meaning' has no meaning outside of a person's goals and purposes". These notions are echoed by Palfai and Weafer [10] when they argue that meaning (and efficacy and efficiency) are distinct components in the pursuit of life goals and that these contribute to emotional satisfaction.

Having an important life goal and reaching one's goals are positively related to well-being [13]. However, developmental theories related to life goal setting and striving suggest that there are complex longitudinal relations between life goals and well-being. When individuals can reduce the discrepancy through life goal striving or life goal revision, the negative effect is reduced. However, if individuals do not engage in either life goal striving or life goal revision, or if neither process is successful, then individuals may experience poorer well-being [9].

Furthermore, during the process of life goal striving, individuals may experience setbacks or roadblocks to the life goal that are stressful and damaging to well-being [12]. This stress is particularly evident for individuals who perceive the obstacle as something that cannot be overcome. Although people are beginning to understand more about how goal striving and achievement processes are related to well-being over time, little research has examined the developmental course of life goal disengagement.

This study was based on Flach's theory of resilience, which states that resilience is made up of the psychological strengths required to successfully navigate change [8]. Flach's theory of resilience was based on the "Law of Disruption and Re-integration", which suggested that the act of "falling apart", or being distressed by change, was actually a necessary part of learning to cope with stressful life events. Flach described disruption as the effect of life events, which removed individuals from their own personal homeostasis. As each person is unique, they also have unique levels of disruption that they can manage. Disruption is an unpleasant experience, even painful, and as such, Flach suggested that individuals experiencing disruption were forced to look inward and adapt to meet the new challenge.

Flach's theory postulated that temporary challenges were good opportunities to deal with old hurts, discover new coping mechanisms, and generally re-organize one's perspective on life. This process was called re-integration and involves re-forming one's view of the world and of oneself. When disruption occurs, individuals try to rebuild their life, their homeostasis, by problem solving and looking at the situation from a different perspective. Each individual has a unique time-frame for the process of re-integration which depends not only on the level of distress caused by the life event, but by the capacity of that individual and the traits they possess.

## II. PURPOSE OF THE STUDY

This study aimed to describe the academic self-efficacy, resilience, and life goals of poor but deserving education students of Filamer Christian University for the school year 2019-2020.

Specifically, this study sought to answer the following questions:

1. What is the level of academic self-efficacy of poor but deserving education students in general and in terms of perceived competence, social activities, and academic tasks?

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- 2. What is the level of academic resilience of poor but deserving education students in general and in terms of perseverance, reflecting and adaptive help-seeking, and negative affect and emotional response?
- 3. What is the level of life goals of poor but deserving education students in general and in terms of wealth and status life goals, altruistic life goals, and relationships life goals?
- 4. Are there significant differences in the life goals based on the categories of academic self-efficacy?
- 5. Are there significant differences in the life goals based on the categories of academic resilience?
- 6. Are there significant relationships among academic self-efficacy, resilience, and life goals?

#### III. METHODOLOGY

This utilized the mixed-method in research. In the mixed-method research, the survey-correlational for the quantitative design and the focus group discussion for the qualitative design were used. The participants were the sixty-seven (67) poor but deserving education students. They were purposely selected based on the criteria of HB 2358. Data were gathered using the standardized academic self-efficacy questionnaire adopted from Solberg et al., 1993 and Owen and Froman, 1988), academic resilience questionnaire adopted from Cassidy (2016), and life goal questionnaire adopted from Andres and Brown (1993). The independent variables were the academic self-efficacy and resilience while the dependent variable was life goals. The statistical tools that were used in analyzing and interpreting the data were frequency count, mean, standard deviation, Analysis of Variance (ANOVA), and Pearson r. The level of significance was set at 0.05 alpha.

## IV. RESULTS AND DISCUSSION

# 1. Level of Academic Self-Efficacy

The level of academic self-efficacy is shown in Table 1. Generally, the level of academic self-efficacy is high (M = 4.04, SD = .50). Furthermore, the categories of academic self-efficacy show that the perceived competence (M = 4.11, SD = .53), social activities (M = 3.88, SD = .69), and academic tasks (M = 4.14, SD = .51) of poor but deserving education students are also high. The result indicates that the poor but deserving education students have high beliefs that they can successfully achieve specific academic goals.

Table 1

Mean and Standard Deviation of the Level of Academic Self-Efficacy

Mean	Description	SD
4.04	High	.50
4.11	High	.53
3.88	High	.69
4.14	High	.51
	4.04 4.11 3.88	4.04 High 4.11 High 3.88 High

Note Interval. 4.21–5.00: Very High, 3.41–4.20: High, 2.61–3.40:

Moderate, 1.81-2.60: Low, and 1.00-1.80: Very Low

This implies that the poor but deserving education students have high self-confidence in their abilities. This manifests that in spite of the life challenges and academic demands they may face; they can pursue and perform the necessary behaviors expected from them. They are students who can invest more effort and never give up easily when they encounter difficulties because of their strong desire to achieve something in their lives and that is to become a successful professional teacher someday.

The poor but deserving education students have high perceived competence. They hold in their minds that they have the productive capacity may it be cognitive, social, emotional, and behavioral. This productive capacity taught them to plan, organize, and orchestrate their daily activities to face many adversities in life. This clearly shows that under any circumstances, either it is heavy or difficult; the poor but deserving education students can deal with the various life complexities because they are motivated, active, determined, and have a sense of autonomy.

Similarly, the poor but deserving education students have high social activities. The poor but deserving education students are supported by positive people (i.e. inspiring teachers, encouraging classmates, and caring parents) who give them encouragement to engage in social activities. This is an important key factor to increase the academic self-efficacy of the poor but deserving education students. Even in the absence of their parents they still have the comfort and support because they find people who can understand their conditions. In this case, the social

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atmosphere provided by these people gives the poor but deserving education students a greater competence feeling to be more efficacious in their academics.

Finally, the poor but deserving education students have high academic tasks. The intrinsic motivation of the poor but deserving education students leads to increase their desire and interest to highly perform in their academic tasks. They understand that they need to persevere more and learn more for them to cope with the various learning experiences under the curriculum. In the same context, it can be pointed out that because of their poor living conditions this becomes the basis for them to strive more. Such perceptions are the very source of their motivation for them to work hard and succeed in the midst of life adversaries.

The result is supported by the discussants in the Focus Group Discussion (FGD). They expressed that they are not intelligent or fast learners or good in their academics but they are trying to cope and give their best. They are simply average learners who are not fun of comparing themselves to others; instead they believe that they are studious and have some abilities.

 $D_I$ . It is difficult for me to study; I cannot catch up because I am a work student, but I am doing my best to cope with my classmates. And besides, I never compare myself to others because I know that I have my own abilities.  $D_4$ . Well, I am not that much more intelligent and a fast learner than others but I am striving hard to learn. I am a teachable person. I am good. I am average since I am neither intelligent nor dull.

D<sub>5</sub>. I know that my knowledge is not enough for me to become a successful teacher, but I know that there is always room for improvement.

## 2. Level of Academic Resilience

The level of academic resilience is shown in Table 2. Generally, the level of academic resilience is high (M = 3.72, SD = .43). Data show that in the categories of academic resilience of poor but deserving education students such as the perseverance (M = 3.69, SD = .47), and reflecting and adaptive help-seeking (M = 4.19, SD = .54) are high, while the negative affect and emotional response (M = 3.28, SD = .80) is moderate. The result indicates that the poor but deserving education students have high abilities to remain stable in the face of life crises.

Table 2

Mean and Standard Deviation of the Level of Academic Resilience

Category	Mean	Description	n SD	
Academic Resilier	nce	3.72	High	.43
Perseverance		3.69	High	.47
Reflecting and	d Adaptive			
Help-See	eking	4.19	High	.54
Negative Affe	ect and		_	
Emotion	al Response	3.28	Moderate	e .80

Note: Interval. 4.21–5.00: Very High, 3.41–4.20: High, 2.61–3.40:

Moderate, 1.81-2.60: Low, and 1.00-1.80: Very Low

This implies that the poor but deserving education students have high beliefs that they are resilient academically. The personal acceptance that they are poor and their observations from others who have similar conditions eventually provide them a common ground to work easily, adapt in the situation, and become resilient. This prevents them from failing or giving up, but rather keeps them to endure and steadfast.

The high perseverance of poor but deserving education students manifests that they perceive their life situations as temporary. They know the fact that if they keep on listening to feedback and criticism of people they would have little chance to improve their lives. They acknowledge that it will be better if they see the situation as a challenge, stop thinking of negative thoughts, and not be annoyed by the situations.

It is worth noting that the poor but deserving education students have high reflecting and adaptive help-seeking behavior in response to the environmental (i.e. work, family, and school) challenges and pressures. They constantly monitor and evaluate their performance, use their past successes to help motivate them, and keep an eye on their goals and ambitions. This can be explained by their good judgments and ability to plan and manage their actions according to what they believe and purpose.

As for the negative affect and emotional response, it precipitates that the poor but deserving education students are sensitive, depressed, and annoyed of their life situations. However, this is merely moderate. Besides this is

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inevitable and normal to many students who are struggling to achieve better performance academically. Although they are stressed in life's difficulties, these experiences taught them to be tougher and more persevering.

The result is supported by the discussants in the FGD. They expressed that whatever the problems they strive hard, give their best, keep that they can pass, play hard, manage time, feel confident, be resilient, labor hard, and submit to God everything so that they can surpass the challenges in life.

 $D_3$ . Just to finish, I try hard to study well to achieve my dreams.

*D*<sub>6</sub>. I always try my best. I always make sure that I can pass. I believe that not all successful people are intelligent. There are those who are industrious, persevering, have self-confidence, dedication and faith in God.

 $D_8$ . I am preoccupied. There are many hindrances and challenges but I did not lose hope. I just have strong faith in God that I can surpass everything.

#### 3. Level of Life Goals

The level of life goals is shown in Table 3. Generally, the level of life goals of poor but deserving education students is very high (M = 4.45, SD = .27). It shows further that the wealth and status life goals (M = 4.22, SD = .43), altruistic life goals (M = 4.60, SD = .32), and relationship life goals (M = 4.52, SD = .42) of poor but deserving education students are all very high. The result indicates that the poor but deserving education students have very high dreams and aspirations in their lives.

Table 3

Mean and Standard Deviation of the Level of Life Goals

Category	Mean	D	escription	SD	
Life Goals		4.45	Very	High	.27
Wealth and	d Status	4.22	Very	High	.44
Altruistic	4.6	0	Very High	.32	2
Relationship	4	.52	Very Hi	gh	.42

Note: Interval. 4.21–5.00: Very High, 3.41–4.20: High, 2.61–3.40:

Moderate, 1.81-2.60: Low, and 1.00-1.80: Very Low

This implies that the poor but deserving education students have forethought in mind that time will come their struggles will end and they will have a meaningful and happy life. While they are adapting to difficulties and challenges of life, the poor but deserving education students set their life goals, and these life goals form part of their motivation and determination to work hard and face life difficulties.

The poor but deserving education students have very high wealth and status life goals. Poverty and hardship of life are the two strong forces which make the poor but deserving education students strive hard, to fulfill their wealth and status life goals, and to have the chance of finding happiness and well-being. This spurs energy for them to labor hard to attain their life goals and work towards meaningful living. In turn, the poor but deserving education students are likely aiming to have an abundant life so that they can improve and satisfy their life status.

The very high altruistic life goals of poor but deserving education students indicates that they are highly indebted to many people who help them. This is why they feel that someday they can pay off those individuals whom they are greatly indebted with. They have the behavior that they need to face and surpass the test of life before they can reach and pay off others.

The very high relationship life goals are perceived to be an important life goal of the poor but deserving education students. They prefer to have a good social life, good family relationships, raise a family of their own, and develop committed love relationships. This likely happens because the poor but educated students have seen that their family ties are intact. They find life better if they live together as a complete family even if they do not have an abundant life.

The discussants revealed in the focus group discussion that they have high dreams in life. Most of them dreamed of graduating and becoming a professional teacher. They also dreamed of redeeming their families, giving them a good life, building them a beautiful house, and providing them a dream car. Someone is also dreaming to build a foundation so that she can help others who also have the same experience with her.

 $D_I$ . My dreams in life are to finish my studies, pass the board exam, and be a teacher in school. How I wish I could give my parents a good life that I have not experienced since I was a kid. I am also dreaming of giving them a beautiful house and dream car.

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D<sub>5</sub>. Since I was a kid, I dreamed of becoming a successful person in life. When I was in high school, I wished to become a teacher or pastor for me to teach values and help others reach their dreams.

 $D_8$ . I have many ambitions in my life. First, I would like to be a teacher so that I can help others, Second, I want to rebuild our broken family and give them a good life, and third, how I wish I could have a foundation for me to help others.

The discussants explained further that because of extreme poverty, sickness, unemployment, and the result of broken families are the reasons why they struggle and keep on pursuing to attain their goals in life. They are very thankful to the Lord and to those people who are blessed and used by God to help them face the adversities of life.

 $D_3$ . It is poverty that makes us struggle. It is my mother alone who raised us after my father left home. I bear all the pains. In my young age, I experienced hardships in life.

D<sub>4</sub>. Broken family, depression, stress, and financial problems; this starts when my mother died; I lose direction in my life.

D<sub>7</sub>. The root of our hardship is the struggles of our family to keep my sister overcome her "Nephrotic Syndrome". We need donors and money to sustain the dialysis. Her condition is 50/50 and I thought that she cannot survive

#### 4. Differences in the Life Goals Based the Categories of Academic Self-Efficacy

Table 4 presents the ANOVA result on the differences in the life goals of poor but deserving education students based on the categories of academic self-efficacy. Data show that there are no significant differences in the life goals of poor but deserving education students based on the perceived competence F(.107) = .956, p > .05; social activities F(1.187) = .324, p > .05; and academic tasks F(1.343) = .268, p > .05. The result indicates that the life goals of poor but deserving education students are the same from each other according to their perceived competence, social activities, and academic tasks. Therefore, the null hypothesis which states that there are no significant differences in the life goals of poor but deserving education students according to their perceived competence, social activities, and academic tasks is accepted.

Table 4

ANOVA Results on the Differences in the Life Goals Based on the Categories of Academic Self-Efficacy

Category	Sum of	df	Mean	F	Sig.
Squares Square					
Perceived Competence					
Between Groups .02	27 3	.009	.107	'ns .956	
Within Groups	6.013	71	.085		
Total	6.040	74			
Social Activities					
Between Groups	.384	4	.096	1.187 <sup>ns</sup>	.324
Within Groups	5.657	70	.081		
Total	6.040	74			
Academic Tasks					
Between Groups	.217	2	.109	1.343 <sup>ns</sup>	.268
Within Groups	5.823	72	.081		
Total	6.040	74			
ns 0.5		1 1			

 $<sup>^{</sup>ns}p > .05 - not \ significant \ at \ 5\% \ level$ 

The similarities in the life goals of poor but deserving education students based on the perceived competence, social activities, and academic tasks illustrate that they are capable of performing a task. They engage in interesting activities, pursue social connectedness, engage in learning, and try to integrate interpersonal relationships with others because they know that they are essentials for ongoing growth of life goals.

It is relevant for the poor but deserving education students to have perceived competence and enjoyment in social activities for them to cope with the challenging tasks. They realize that perceived personal competence alone is not enough for them to achieve their life goals; rather they also need other people (i.e. teachers, classmates, parents, politicians and others) for them to surpass life challenges.

Moreover, the poor but deserving education students have acknowledged that the amount of success in achieving life goals depends on deep motivation and great effort to cope with the academic tasks demand. This entails the

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importance of flexibility, time management, survival skills, and encouragement to face the challenges and cope with the academic tasks and achievement.

The discussants in the focus group discussion elaborated that their schooling is inspired and supported by their parents, relatives, and Parents-Teachers Association (PTA) and government scholarships. Some of them are work students, varsity athletes, and self-supporting.

 $D_I$ . I am a member of work students in school. I sweat and sacrifice so that I can pay my tuition and fees. I also look for politicians who offer scholarships. My parents are very supportive of my studies.

D<sub>4</sub>. I started as a work student, and then I was supported by my relatives. I was supposed to stop, but I applied for PTA scholarships. It was granted, but later on I stopped due to the changes of policies. From there, I tried to apply as a dealer in a Personal Collection.

D<sub>7</sub>. My parents and government scholarship support my schooling. Besides, I am also a varsity athlete.

# 5. Differences in the Life Goals Based on the Categories of Academic Resilience

Table 5 presents the ANOVA result on the differences in the life goals of poor but deserving education students based on the categories of academic resilience. Data show that there are no significant differences in the life goals of poor but deserving education students based on the perseverance F(.243) = .866, p > .05; reflecting and adaptive help-seeking F(.012) = .988, p > .05 resilience; and negative affect and emotional response F(1.206) = .316, p > .05. The result indicates that the poor but deserving education students have the same life goals according to their perseverance, reflecting and adaptive help-seeking resilience and negative affect and emotional response. Therefore, the null hypothesis which states that there are no significant differences in the life goals of poor but deserving education students according to their perseverance, reflecting and adaptive help-seeking, and negative affect and emotional response is accepted.

Table 5

ANOVA Results on the Differences in the Life Goals Based on the Categories of Academic Resilience

Category	Sum of	df	Mean	F	Sig
Squares Squares	are				
Perseverance					
Between Groups	.062 3	.021	.243n	s .866	
Within Groups	5.979	71	.084		
Total	6.040	74			
Reflecting and Adapt	ive				
Help-Seeking					
Between Groups	.002	2	.001	.012ns	.988
Within Groups	6.038	72	.084		
Total	6.040	74			
Negative Affect and					
Emotional Response					
Between Groups	.389	4	.097 1	.206 ns	.316
Within Groups	5.651	70	.081		
Total	6.040	74			

 $<sup>\</sup>overline{^{ns}p} > .05$  –not significant at 5% level

The similarities in the life goals of poor but deserving education students based on perseverance are illustrated by their interests in the learning task, positive attitudes towards study, and affective experiences in school. This makes them persevere working to attain their goals. They clearly understand that if they can sustain their perseverance; they may become behaviorally, cognitively, and motivationally engaged to face the pressures (in their academic tasks and works), become resilient, and which may lead to the fulfillment of their life goals.

The likelihood of the same life goals in the reflecting and adaptive help-seeking is seen in the picture when the poor but deserving education students are facing ambiguity or difficulty in academic works. They realize that to study and at the same to work are not easy tasks; in fact, they view their situations as great struggles and overcoming challenges. Those who reflect and adapt help-seeking behavior are more likely to try hard, persist, and seek help in an adaptive manner, but for those who are not, they easily give up and withdraw from the given situation. Thus, they fail to pass the academic work, feel content with their life situations, and neglect their life goals.

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The same thing happens in the negative affect and emotional response. The poor but deserving education students who have moderate negative affect and emotional response possess optimism, tenacity, and other positive qualities, and maintain a curious and open attitude, which is beneficial in dealing with stress, and allows them to adapt better to life experiences than those who do not possess these positive qualities.

The discussants in the focus group discussion have recognized that since they are poor it is inevitable that they will keep on adjusting to life situations. It is as if they have no choice but to accept the bitterness of life. However, the poor but deserving education students still have the joy, faith, and optimism in their lives that they can survive and surpass the adversities when the right time comes.

 $D_2$ . Struggle is something that I have to deal with and challenges to overcome. It seems that I was lost and wandering around with a right place to turn. On the other hand, I am grateful because my parents are always there to support me. And the main reason that keeps me the same and moving on with my life.

D<sub>3</sub>. It is poverty that makes us struggle. It is my mother alone who raised us after my father left home. I bear all the pains. In my young age, I experienced hardships in life.

 $D_9$  Because of extreme poverty, but I am not ashamed. In fact, this situation gives me the opportunity to work and at the same time study. However, sometimes I am disappointed because I could not feel that they are proud of me.  $D_{10}$ . My father is sick. Added to this burden is my matriculation. But, the Lord is so merciful, even if we suffer a lot, I feel that He is there helping us.

# 6. Relationships among Academic Self-efficacy, Resilience, and Life Goals

Table 6 shows the significant relationships among the academic self-efficacy, resilience, and life goals of poor but deserving education students. Data revealed that there is a significant relationship between life goals  $r = .329^*$ , p = .021 < .05 and academic self-efficacy. There is also a significant relationship between life goals  $r = .747^*$ , p = .040 < .05 and academic resilience. In the same way, there is a significant relationship between academic self-efficacy  $r = .291^*$ , p = .017 < .05 and resilience. The result indicates that the life goals of poor but deserving education students are connected to the academic self-efficacy and resilience. This corresponds to the fact that no poor but deserving education students can achieve life goals if they are not efficacious and they have not purported resilience in their academics. Therefore, the null hypothesis which states that there are no significant relationships among academic self-efficacy, resilience, and life goals is rejected.

Table 6

Results of Pearson r among Academic Self-Efficacy, Resilience, and Life Goals

Variables	r-value	Sig.
Life Goals and Academic Self-Efficacy	.329*	.021
Life Goals and Academic Resilience	.747*	.040
Academic Self-Efficacy and Resilience	.291*	.017

p < .05 - significant at 5% level

This implies that the academic self-efficacy and resiliency are regarded as important indicators of life goals among the poor but deserving education students. This shows that those poor but deserving education students who display greater amounts of academic self-efficacy and resilience than others do, have a better chance to achieve their life goals.

Life goals and academic self-efficacy are significantly related. The poor but deserving education students acknowledge that the way to achieve their dreams and aspirations is for them to do well in their academics. They are aware that they will face various issues in academic life and they must learn how to cope and deal with them correctly so that they can stay on track towards attaining their life goals.

Life goals and academic resilience are significantly connected. They know and understand that if they will not strive more to adjust to the wide challenges and desperations of life they could not fulfill their dreams and aspirations in life. This simply indicates that the strong academic resiliency of the poor but deserving education students plays an important fuel for them to keep on going and hold on to attain their goals in life.

The academic self-efficacy and resilience are significantly related to each other. Because of the resilience, zest, optimism, faith, and positive approach of poor but deserving education students in facing life difficulties it is possible that they can cope with the academic demands.

The discussants shared that they strive hard, make sure to pass the subjects, manage their time, and do their best. They have the optimism that not all successful people are intelligent. They emphasize that to succeed in life people

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need self-confidence, industry, perseverance, dedication, and faith in God.

 $D_1$ . I try to balance my academics and life difficulties. I don't mind them; I just chill around and I just believe that the Lord is on my side.

 $D_3$ . Being a student, you are forced to balance your studies in spite of the struggles in life. But, I don't face them at the same time. What I mean is I independently address the problem one at a time.

*D*<sub>6</sub>. I always try my best. I always make sure that I can pass. I believe that not all successful people are intelligent. There are those who are industrious, persevering, have self-confidence, dedication and faith in God.

#### CONCLUSION AND RECOMMENDATION

The strong will of the poor but deserving education students to have high academic self-efficacy creates a significant impact to their lives as it influences their motivation and persistence in performing a given task. The high academic resilience of poor but deserving education students gives them assurance that they can balance their education and problems in life. This enables them to cope with the demanding and complex learning experiences while they face different complexities of life. The poor but deserving education students have very high dreams and ambitions in life. They are intrinsically motivated to keep their goals in life which allows them to work quietly and steadfastly over what they plan in future life.

The similarities in the life goals based on the perceived competence, social activities, and academic tasks briefly justify that the poor but deserving education students who hold stronger beliefs about their ability to perform academically are more likely to succeed than those who do not hold strong beliefs in their academic ability. While the similarities in the life goals based on the perseverance, reflecting and adaptive help-seeking resilience, and negative affect and emotional response describe that the poor but deserving education students react identically to life adversities. This concluded that the poor but deserving education students who have higher academic self-efficacy and resilience are more likely to attain life goals.

The growing beliefs of poor but deserving education students that they can perform tasks (academic self-efficacy) and face life challenges (academic resilience) are assurances that they can achieve the demand of the curriculum and reach their goals in life. These connections are practical, realistic, and significant because academic self-efficacy and resilience are important investments to increase the desire, enthusiasm, and determination of poor but deserving education students to really work hard and achieve their dreams in life.

Relative to the findings and conclusion of the study, it is recommended that the poor but deserving education students may tolerate their frustrations and hindrances that will slow down the achievement of their plans and goals in life. They may continue their inner motivation, good determination, and increase perseverance to face difficulties and setbacks in life. They need to believe in themselves having optimism, confidence, and may strive not to fall short of their motivation, persistence, and determination to perform better in academics in spite of adversities.

To sustain their aspirations and dreams, they may not shy away from opening up their problems, difficulties, and adversaries in life. Through this mechanism, they can establish effective relationships, seek understanding, express sympathy, and create support from the people around them. They may sustain the confidence and optimism in their ability to perform academic tasks. They should seriously study, exert effort, attend class regularly, and engage in the classroom activities so that they can do better in the academic setting.

They may continue strengthening their self-reflecting and adaptive help-seeking resiliency by removing negative talks about oneself, get easily depressed, annoyed of the problems, and avoid thinking poorly in academics; rather they may try different ways to study, look forward to get good grades, use past successes to help motivate oneself, and set own goals for achievement.

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