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The Psychological Well-being of Chinese University Students Under State Bursary

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Abstract. The purpose of this research is to identify, assess and provide solutions to the psychological challenges faced by university students obtaining state bursaries. The research methodology employed in this study is a mixed-methods design. This study took a two-pronged approach, presenting a questionnaire to 360 bursary-receiving university students and completing semi-structured interviews with a chosen group of ten people at Guangxi Liuzhou University. Utilizing purposive sampling, semi-structured interviews were executed with a select cohort of two financial aid personnel, two counselors, and six bursary recipients, facilitating a comprehensive comprehension of the prevailing circumstances. The data collection tools included Internet questionnaires and in-person interviews. The acquired data was then thoroughly examined utilizing statistical methods such as frequency distribution, percentage computation, and analysis of variance (ANOVA). The investigation revealed that students' psychological difficulties are consistent with the six-factor model's flaws and have multiple causes. The study suggests strategies to address these challenges, such as improving students' psychological well-being education and encouraging self-acceptance, personal growth, autonomy and interpersonal interactions.

Keywords: psychological well-being; university students; Chinese state bursary

1. Introduction

The evolution of the student financial aid policy can be delineated into four distinct phases: inception, formation, development, and maturity (Gabat-Lopez et al., 2024; Kim et al., 2023). The principal objective of this policy is to mitigate the financial impediments encountered by students hailing from economically disadvantaged backgrounds, thereby fostering educational equity and incentivizing academic excellence.

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From 1949 to 1979, China instituted a student supply system, people's grants, and tuition fee reductions to bolster student support. This strategy not only fortified the nascent state power but also catalyzed social development by augmenting access to higher education for workers, peasants, and their progeny (Li et al., 2024; Yuan, 2022).

Between 1983 and 1987, the student financial aid policy was established in China, introducing scholarships and loans to aid economically disadvantaged students (Li et al., 2024). In 1983, a system of people's awards and grants was implemented across full-time colleges and universities. During this epoch, China underwent substantial societal transformations, and higher education transitioned into a phase of mass development (Kim et al., 2023; Qi et al., 2022). The government could no longer sustain the universal funding policy, precipitating a reform of the traditional funding system.

The period from 1993 to 2006 marked a significant developmental phase in student financial aid, during which a variety of financial aid methodologies were established (Pu, 2013; Yuan, 2022; Zhu et al., 2020). This was a time of considerable change and innovation, as China was transitioning to a market economy system. This transition brought about continuous reform and innovation in the university fee system. The culmination of these efforts was a more diversified and adaptable student funding policy, reflecting the evolving needs and circumstances of students in the new economic landscape.

The conventional funding mechanism for students has transformed gratuitous tuition into a multifaceted system encompassing rewards, diligence, reductions, loans and assistance (Zhu et al., 2020). The present funding system is at an advanced stage, with a diversified structure predicated on awards, assistance, loans, diligence, subsidies and reductions. This system, which was instituted and operationalized in China, has yielded significant outcomes and has culminated in a comprehensive higher education student funding policy (Pu, 2013).

From 2007 to 2016, the financial assistance policy for tertiary students underwent rapid enhancements, ensuring seamless admission and completion of studies for students hailing from economically disadvantaged families (Chengfang et al., 2011; Liu, 2019). The reform of the higher education investment system has emerged as a necessity for the progression of higher education (Wang et al., 2013; Xie et al., 2020). However, while the financial requirements of students under state bursaries have been addressed, their psychological well-being has been largely overlooked (Aburezeq & Kasik, 2021; Nyunt et al., 2024). This study focuses on the psychological well-being of 360 students with a state bursary at Guangxi University, which hosts a substantial number of such students.

Psychological well-being is integral to university students and can catalyze their holistic development (Nimasari et al., 2024; Sunardi et al., 2024; Xie et al., 2020). At Guangxi Liuzhou University, a significant number of students receiving state bursaries come from remote and underdeveloped regions, forming a distinct demographic group (Jiani et al., 2024). These students, often facing unique

challenges due to their backgrounds, represent a vulnerable population within the university community. Recognizing and addressing their psychological struggles is not only crucial for their personal growth but also for their ability to contribute positively to society. Therefore, understanding their needs and providing appropriate support is of utmost importance for their overall well-being and successful integration into the university environment.

Study Objectives

This study explores the following three primary research objectives

First, it investigates the prevailing psychological adversities of students receiving state bursaries, who frequently lack opportunities for holistic development due to material constraints.

Second, it analyses the causes of these psychological adversities, underscoring the importance of psychological well-being for the student's long-term development.

Third, it discusses how to effectively resolve these psychological adversities, emphasizing the necessity for measures beyond financial aid.

2. Related Literature

Confucius, a renowned Chinese educator, championed the principle of non-discriminatory education, asserting that all individuals who exhibit a desire to learn should be granted the opportunity (Li, 2024). There are three fundamental principles in education: equality and freedom, equality of opportunity, and differential treatment (Levinson et al., 2022). Educational equity, with a focus on equal opportunities and outcomes for personal development, is a central tenet (Ainscow, 2020). As higher education gains popularity, concerted efforts are being made to diminish inequality among disadvantaged social groups through the implementation of various compensatory measures (Eden et al., 2024). The significance of eliminating barriers to education, thereby ensuring that students across different regions have equitable access to resources, cannot be overstated (Fulmes et al., 2024). The fairness of education is largely reflective of a country's overall educational equity, emphasizing that the distribution of educational resources should be conducted in a fair and just manner, with a particular focus on vulnerable social groups. The necessity to eradicate poverty extends to all students, not merely those of color (Han et al., 2023).

The theory of educational equity endorses the provision of bursaries for students in Guangxi, a region in Western China characterized by a less robust economy (Yan et al., 2023). This theory champions the principle of equal educational opportunities for all students, with a particular emphasis on those hailing from disadvantaged groups. It also scrutinizes students' perceptions of fund allocation and their level of satisfaction with existing financial aid policies (Jiang et al., 2023; Li, 2024). Beyond financial aid, students should be granted access to equitable educational resources, particularly if they are grappling with psychological adversities. All platforms should incorporate education on psychological well-being to bolster students in accomplishing their academic pursuits (Xie et al., 2020).

The concept of human capital underscores that capital encompasses the beneficial competencies acquired by individuals through education (Ma et al., 2023; Marois, 2024). The theory of human capital posits that investment in education can augment labor productivity and national income (Cheng et al., 2023). A lack of investment in human capital prevents poor countries from catching up with rich ones. It asserts that such investment can enhance labor efficiency, stimulate economic growth, and foster social equity (Rajab & Zouheir, 2023; Siddiqui et al., 2024). Moreover, it can positively influence an individual's future income, health and quality of life and enhance labor productivity, management level, and market competitiveness of enterprises (Can et al., 2022; Nie, 2024). The theory of human capital provides a robust theoretical foundation for China to augment financial aid to university students (Can et al., 2022; Costa et al., 2023; Ma et al., 2023; Nie, 2024). It suggests that such aid can influence students' decisions to pursue higher education, enhance their competencies and contribute to societal progress post-graduation.

2.1 Six-Factor Model

The six-factor model of psychological well-being posits that an optimal life is intrinsically linked to well-being and contentment (Yang & Yu, 2023; Zhou et al., 2023). Well-being is an optimistic state of mind or a certain way of looking at the world (Ao et al., 2023). This model encompasses self-acceptance, personal growth, autonomy, control, satisfying relationships and purpose in life. These six elements support each person's psychological well-being (PWB), resulting in happiness and contentment (Ao et al., 2023; Long et al., 2023). The body and mind are in equilibrium as a result. They collectively foster individual PWB, culminating in satisfaction, happiness, and a balanced mind and body (Xinqiao et al., 2023). The theories of educational equity, human capital, and human demand provide the theoretical underpinning for this study and align with the six-factor model (Lei et al., 2023). The theory of educational equity advocates for equal autonomy and a fair understanding of the environment for all individuals (Mingmei et al., 2023). The human capital theory promotes positive sentiments about the future and personal growth (Nie, 2024). The human demand theory supports the notion that university students can attain self-acceptance and establish positive interpersonal relationships through psychological guidance (Xin et al., 2024).

2.2 Prior Investigations and Current State of Research

Financial aid for university education is crucial for societal development, focusing on student needs and promoting their overall well-being (Xie et al., 2020). This aid process requires an understanding of students' circumstances, addressing their financial struggles and guiding their growth. The main goal of education subsidies is to facilitate learning, ensuring students' psychological health and development (Qi et al., 2022). Previous research has mainly focused on funding theories and mechanisms, with limited attention to students' mental health (Abbas et al., 2024).

The International Encyclopedia of Education outlines 10 financial aid methods for university students, including direct funding, tuition payment, unconditional bursaries, performance-based scholarships, and grants for needy students (Li et al., 2024). Different countries have unique funding models; for example, the UK

uses a "study now, pay later" approach, Denmark offers education vouchers and low-interest loans, while France and Ireland award scholarships based on family income (Gabat-Lopez et al., 2024; Li et al., 2024). Recent changes in England's higher education financing have led to an increase in students using two types of student loans (Kirby, 2024). However, despite extensive psychological research, there is a lack of studies on the mental well-being of financially disadvantaged university students, which could be due to the comprehensive assistance systems in most developed countries.

In the United States, measures such as tax relief and psychological counseling centers have been implemented to support the mental health of financially disadvantaged university students (Zhu et al., 2020). Yet, the mental well-being of state bursary students in Western countries is often overlooked. Research, especially in China, has focused on understanding and addressing the psychological issues of these students, highlighting the role of resilience in promoting their mental well-being (Oladele et al., 2024; Zhou et al., 2023). A study using the SCL-90 symptom self-evaluation scale found that economically disadvantaged students exhibit higher levels of interpersonal sensitivity, hostility, obsessive-compulsive disorder, and paranoia compared to their non-disadvantaged counterparts (Long et al., 2023). This has led to the proposal of a psychological well-being education coordination mechanism to address these issues. Lastly, these students often have low knowledge reserves and weak learning abilities, resulting in feelings of inferiority and timidity.

Economically disadvantaged students, particularly in China, often score higher in psychological well-being assessments due to pressures from economic, employment, and academic factors (Xie et al., 2020). These students face increased internal pressures and a variety of psychological challenges, especially when they lack sufficient material resources. The main challenges in providing psychological counseling for these students include insufficient attention from educators, bias in counseling environments, and ineffective counseling (Xin et al., 2024). Influences from the social, family and school environment, as well as personal issues, contribute to their psychological well-being. Current funding policies have deficiencies, but proposals exist for a system that combines economic aid, spiritual incentives, humanistic care and ability enhancement (Chengfang et al., 2011). Despite the extensive research on student bursaries, there is a lack of in-depth studies on the psychological well-being of bursary students, indicating a need for future research in this area.

The advent of Big Data necessitates a comprehensive approach to educating the psychological well-being of economically disadvantaged university students (Zhang et al., 2024). Various factors, including social background, religious belief, economic foundation, and national policy, influence university funding perspectives (Long et al., 2023). Scholars have investigated university funding models from various perspectives, proposing measures to enhance the functions of the funding department, strengthen the funding team, innovate funding methodologies, and increase the publicity of non-material funding (Yuan, 2022). University funding forms vary across countries due to their unique political,

market, social and cultural mechanisms, leading to different funding effects. Despite the diversity in research methods and perspectives, these studies play a crucial role in continuously improving efficient bursaries, forming a virtuous cycle of research from theory to practice and vice versa (Jiani et al., 2024). These perspectives provide invaluable insights for future research on university funding policy.

Research on university bursaries has primarily focused on material aid, often neglecting the importance of psychological well-being education (Liu et al., 2019). While some researchers have addressed this aspect, their studies lack comprehensiveness, depth and systematic approaches (Li et al., 2024; Pu, 2013). The psychological adversities of bursary students are dynamic and evolving, and the existing research data, which lacks timeliness, reliability and credibility, fails to capture this. Therefore, there is a need for further exploration and enhancement in the research on the psychological well-being of bursary university students. Most existing research discusses resolving students' financial difficulties from an educational equity perspective, primarily through economic aid (Yan et al., 2021). The gap is that the study recognizes the need to address students' needs, particularly state bursary recipients at Liuzhou University in Guangxi, from a demand theory perspective. However, it lacks specific details about their psychological challenges and how these might differ from other students, leaving an understanding gap about their specific psychological needs.

3. Method

3.1 Research Design

This research employs a mixed-methods design to investigate the psychological well-being and financial aid of university students. The primary objectives are to mitigate psychological distress and promote holistic development. A 20-item online questionnaire, grounded in the Ryff psychological well-being scale, is utilized. The questionnaire commences with demographic information, progresses through six fundamental factors, and culminates with an assessment of comprehensive literacy. The study is guided by three objectives: the collection of fundamental data about bursary recipients, the exploration of their psychological challenges, and the evaluation of their social responsibility and gratitude. The gathered data was instrumental in identifying issues in psychological well-being and comprehensive literacy. Interviews are conducted with school staff, counselors and bursary recipients to gain insights and identify potential solutions. These interviews aim to deepen the understanding of the role of psychological well-being in university funding education. The research process encompasses five stages: the design of questionnaires and interviews, the distribution and collection of questionnaires, the execution of interviews, the analysis of questionnaire data, and the interpretation of interview data. Based on the analysis, interventions are proposed and recommendations for future research are outlined. The study adheres to strict privacy protocols, ensuring participant anonymity and confidentiality. The interviews were conducted using semi-structured methodologies with two school staff members, two counselors and six university students.

3.2 Population and Samples

This scholarly investigation, centered on Guangxi Liuzhou University, employed a funnel principle to refine the research scope to the domain of financial aid. The primary subjects are the students receiving state bursaries at Liuzhou University. By utilizing random sampling, the study established a research sample of 360 from an approximate population of 5127 bursary recipients. Additionally, semi-structured interviews were conducted with a purposefully selected sample, comprising two financial aid staff, two counselors, and six bursary students, ensuring a comprehensive and representative understanding of the situation. The study employed two principal methods: questionnaire and semi-structured interview sampling. The questionnaire method utilized a simple method to select 360 bursary recipients from Liuzhou school, ensuring equal opportunity and fairness in selection. The selection criteria included students who applied for poverty alleviation due to familial financial difficulties and ultimately receive financial aid following rigorous evaluation procedures. The study applied a stratified method for selection of interviewees, which helped in avoiding an overemphasis on individuals with certain characteristics and compensated for the shortcomings of other distinct but related groups. This method facilitates a comprehensive perspective of the psychological well-being problems of bursary recipients, circumventing a one-sided and simplistic understanding of these issues.

3.3 Research Instrument and Data Collection

The questionnaire research sample was generated using a random sampling method. Guangxi has a total of 5,127 undergraduate state scholarship beneficiaries (USSB). Using the Krejcie and Morgan Table, a sample size of 360 USSBs was determined. This sample is made up of an equal number of 120 students from each academic year: freshman, sophomore and junior. Previous research has supported the validity of Ryff's six-factor framework of psychological well-being, as used in this study, with an inter-factor correlation coefficient of 0.89 (Gao & McLellan, 2018). Semi-structured interviews were conducted in person with three distinct groups: school financial aid staff, counselors and students receiving state bursaries. These interviews, conducted at Liuzhou University were designed to comprehend the psychological challenges faced by students receiving state bursaries, the underlying causes of these challenges, and potential remedial strategies. Before the interviews, participants were apprised of the research objectives and voluntarily agreed to participate. The interviews, averaging 30 minutes, were conducted in the Chinese language.

This scholarly investigation employed two primary research instruments: a digital questionnaire and in-person semi-structured interviews. The digital questionnaire, facilitated by the "Questionnaire Star" platform, provided an efficient and user-friendly interface for data collection, offering advantages in speed, ease of use and cost-effectiveness compared to other traditional questionnaires. Conversely, semi-structured interviews were conducted in person, allowing for a comprehensive exploration of the research questions. The interview process was guided by a pre-determined set of inquiries, which can be

modified based on the interviewee's responses, potentially yielding novel insights. This research utilized credible surveys and effective investigative techniques to ensure the consistency and accuracy of the information gathered. The questionnaire, exhibiting a Kaiser-Meyer-Olkin (KMO) value of 0.739, is a reliable instrument for effective data extraction. In-person interviews are conducted with school staff, counselors and state bursary students, with a focus on pre-set questions to ensure high validity. The questionnaire design, segmented into three parts, encompassed basic information, six-factor model content, and comprehensive literacy, ensuring its validity and reliability. In-depth interviews facilitated the free exchange of information and a profound understanding of the interviewees' perspectives, demonstrating their effectiveness and reliability.

3.4 Data Analysis

This research employs the Statistical Package for Social Sciences for data analysis, which includes frequency distribution, percentage calculation, and analysis of variance (ANOVA). These methods are crucial for several reasons. Firstly, they provide an objective and accurate understanding of the issues faced by economically disadvantaged students at Guangxi University, especially concerning their psychological well-being. ANOVA, in particular, was essential as it allowed us to understand if the differences between groups were statistically significant, which could guide interventions. Secondly, descriptive statistics offered a concise summary of the survey responses, serving as the basis for the quantitative analysis. This summary can give us a clear overview of the data and highlight important trends and patterns.

The data is represented through an amalgamation of text, numerical data and graphical illustrations. The survey yielded insights into the students' self-acceptance, relationships, autonomy, environmental mastery, life purpose and social responsibilities. Interviews with educators, counselors, and students facilitated an understanding of the present state of financial education work in Guangxi and aided in identifying areas necessitating improvement. The findings underscored the psychological issues experienced by these students, emphasizing the requirement for comprehensive development strategies. Inferential statistics were employed in this study to estimate and test parameters via sample data analysis, with variance serving as a crucial factor. The research design, population, sampling methodologies, data collection, and analysis have all been explained in detail, ensuring the reliability and validity of the research. The questionnaire's reliability coefficient was 0.756, indicative of high data quality, and the KMO value of 0.739 suggested substantial questionnaire validity. In this study, semi-structured interviews were utilized as a method to ensure reliability, which means that the results were consistent across different interviewees. This approach allowed for the accurate representation of the interviewees' perspectives. The process of thematic analysis involved identifying, analyzing, and reporting patterns (themes) within the data. It provided a rich and detailed, yet complex account of the data.

4. Results

Results of purpose, goals and beliefs provided a sense of direction in life (presented in Table 1). According to the survey, 25.83% of bursary students felt setting goals was a waste of time, while 36.67% concurred they could actively complete their plans. The survey encompassed 58.89% male and 41.11% female bursary students across different academic years. The majority of these students, 65.56%, originated from rural families confronting financial difficulties. A significant majority, 83.89%, concurred that financial aid policies could alleviate their economic problems. Furthermore, 83.06% believed that their family's economic status impacts their psychological well-being. After receiving financial assistance, 24.72% of these students believed their material level and psychological state had improved the most. Looking ahead, 66.39% of these students aspired to work in state-owned enterprises after graduation. A large majority, 91.39%, were willing to participate in various volunteer services. The data analysis reveals that family economic difficulties can affect psychological well-being, with issues including lack of self-acceptance, slow personal growth, lack of autonomy, weak control, poor interpersonal relationships and weak life purpose, goals and beliefs. According to the survey, 31.11% of these students feel they have fewer friends than most people, and 25% often feel lonely due to having very few close friends with whom to share burdens.

Table 1

Results of Purpose, Goals and Beliefs Bursary Students

Items	Category	Frequency	Percentage
Your gender	Man	212	58.89
	Woman	148	41.11
Your Grade	Freshmen	120	33.33
	Sophomore	120	33.33
	Junior	120	33.33
Family origin	City	58	16.11
	Countryside	25	6.94
	Villages and towns	41	11.39
	Rural areas	236	65.56
Will the current funding policy solve your financial problems?	Can	302	83.89
	Cannot	58	16.11
Do you think the family's economic situation has a psychological impact?	Carry weight	134	37.22
	Have a partial effect	165	45.83
	Have no effect at all	61	16.94
Which of you will get the most improvement after receiving the funding?	Material level	89	24.72
	Interpersonal interaction	20	5.58
	Learning level	90	25
	Working ability	27	7.5
	Mental state	89	24.72
	Social cognition	45	12.5
What job do you want to do after graduation?	Party and government	82	22.78

	organs, public institutions		
	Private enterprises and individual enterprises	26	7.22
	Foreign capital or joint venture enterprise	13	3.61
	state-owned enterprises	239	66.39
Will you actively participate in various volunteer services?	Get together	329	91.39
	Total	360	100

Inferential statistics, a subfield of statistics, facilitates decision-making in the face of uncertainty through the analysis of sample surveys. It employs measures such as the mean, standard deviation and correlation coefficient. Specifically, a one-way ANOVA was utilized to examine the disparities within the sample, with a particular emphasis on self-acceptance attitude (as presented in Table 2). The results indicated significant differences ($p < 0.05$) within the sample, with a level of significance set at 0.01 ($F = 4.125$, $p = 0.002$). In conclusion, the sample exhibited significant differences in self-acceptance attitude, particularly when reflecting upon past experiences and outcomes.

Table 2
Results of Variance Analysis of Self-acceptance Attitude

Topic	Whenever I look back on my past, I am happy with those experiences and results (Mean value \pm Standard deviation)							F	P
	Very opposed to (n=14)	Much against (n=10)	A little opposed (n=30)	Somewhat agree with (n=22)	Strongly agree with (n=14)	Strongly endorse (n=10)			
I envy the life many people lead	2.71 \pm 2.27	4.40 \pm 0.52	4.23 \pm 1.04	3.91 \pm 1.23	3.36 \pm 1.45	2.60 \pm 1.84	4.125	0.002***	

* $p < 0.05$ ** $p < 0.01$

A single-sample t-test was employed to evaluate personal growth. Reflective analysis indicated a perceived stagnation in personal development despite an openness to new experiences. The mean values of the two items under scrutiny were statistically distinct from zero, signifying significance ($p < 0.05$). In conclusion, both items exhibited mean values significantly exceeding zero, implying a disparity between the aspiration for personal growth and the perceived absence of progress (refer to Table 3).

Table 3*T-test of Personal Growth*

Item	Minimum value	Maximum value	Mean value	Standard deviation	t	p
Looking back, I don't think I have made a big improvement	1.000	6.000	3.320	1.497	22.183	0.000***
I am the kind of person who likes to try new things	1.000	6.000	3.320	1.336	31.807	0.000***

A one-way analysis of variance was employed to examine autonomy in behavior and decision-making. The investigation concentrated on instances where alterations in behavior or cognition were made to accommodate others, and decisions were modified due to objections from friends or family members. The analysis unveiled significant differences ($p < 0.05$) in these instances (refer to Table 4). In conclusion, the study determined that changes in behavior, cognition and decision-making in response to others exhibited significant variation and differed in degrees of opposition and agreement.

Table 4*Results of Variance Analysis of Autonomy*

Topic	Sometimes, I will change my behavior or way of thinking to cater to the people around me (Mean value \pm Standard deviation)						F	P
	Very opposed to (n=10)	Much against (n=14)	A little apposed (n=24)	Somewhat agree with (n=33)	Strongly agree with (n=15)	Strongly endorse (n=4)		
I often change my decision when my friends or family object	1.80 \pm 1.14	2.43 \pm 0.76	3.17 \pm 0.92	3.55 \pm 1.06	4.47 \pm 0.83	5.50 \pm 1.00	16.191	0.000***

* $p < 0.05$ ** $p < 0.01$

The Chi-square test was employed to analyze the aspect of control (refer to Table 5), with a focus on sentiments of being overwhelmed by responsibilities and the efficacy of socializing and relationship-building endeavors. The analysis unveiled a significant divergence in these areas. The level of significance was established at 0.01 ($\chi^2 = 66.955$, $p < 0.000 < 0.01$). The comparative analysis of percentages demonstrated that the proportion of respondents who strongly agreed with a modicum of opposition, a modicum of agreement with a modicum of opposition, and a modicum of opposition to a modicum of agreement were all significantly higher than the average. The same held for those who were strongly against a modicum of agreement and those who were in strong agreement. In conclusion, all items exhibited significant differences, indicating a disparity between sentiments of responsibility and perceived social success.

Table 5
Results of Cross-Analysis Control

Topic	Name	I am often overwhelmed by my own responsibilities (%)						Total	X ²	P
		Very opposed to	Much against	A little apposed	Somewhat agree with	Strongly agree with	Strongly endorse			
My efforts in socializing and building relationship were quite successful	Very opposed to	3(25.00)	0(0.00)	0(0.00)	1(3.03)	0(0.00)	1(20.00)	5(5.00)	66.955	0.000***
	Much against	0(0.00)	1(5.88)	1(4.55)	0(0.00)	2(18.18)	0(0.00)	4(4.00)		
	A little apposed	2(16.67)	0(0.00)	3(13.64)	10(30.30)	4(36.36)	0(0.00)	19(19.00)		
	Somewhat agree with	1(8.33)	5(29.41)	2(9.09)	2(6.06)	0(0.00)	3(60.00)	13(13.00)		
	Strongly agree with	1(8.33)	5(29.41)	2(9.09)	2(6.06)	3(60.00)	0(0.00)	13(13.00)		
	Strongly endorse	5(41.67)	1(5.88)	2(9.09)	2(6.06)	0(0.00)	3(60.00)	13(13.00)		

* $p < 0.05$ ** $p < 0.01$

A single-factor analysis of variance was employed to scrutinize interpersonal relationships, with a particular emphasis on sentiments of loneliness and perceptions of social connections (refer to Table 6). The investigation uncovered significant disparities in these areas, with a level of significance established at 0.01 ($F=30.357$, $p=0.000$). The mean value scores of the groups exhibited conspicuous differences, indicating varying degrees of concurrence and dissent to the statements. In conclusion, the study disclosed that sentiments of loneliness and perceptions of social connections exhibit significant variation among individuals.

Table 6
Variance Analysis of Interpersonal Relationships

Topic	I often feel lonely, because very few close friends can share the burden with me (Mean value \pm Standard deviation)						F	P
	Very opposed to (n=19)	Much against (n=10)	A little opposed (n=28)	Somewhat agree with (n=26)	Strongly agree with (n=10)	Strongly endorse (n=7)		
I feel like most people have more friends than I do.	1.79 \pm 1.18	2.80 \pm 0.92	3.46 \pm 0.92	4.08 \pm 1.02	5.00 \pm 0.47	6.00 \pm 0.00	30.3 57	0.000* **

* $p<0.05$ ** $p<0.01$

The Chi-square test was employed to analyze life's purpose, goals and beliefs (refer to Table 7). The investigation concentrated on the dichotomy between the act of setting goals and the sentiment that it was a futile endeavor, as well as the capacity to accomplish personal plans actively. The analysis unveiled significant disparities ($p<0.05$) in these areas. The level of significance was set at 0.01 ($\chi^2=69.108$, $p=0.000<0.01$), indicating that the differences were statistically significant. In conclusion, the study determined that significant differences exist in how individuals perceive and pursue their life's purpose, goals and beliefs.

Table 7
Results of Cross-analysis of Life's Purpose, Goals and Beliefs

Topic	I used to set goals for myself, but now I think it was a waste of time (%)							Total	X ²	P
	Very opposed to	Much against	A little apposed	Somewhat agree with	Strongly agree with	Strongly endorse				
I can actively complete my own plan	Very opposed to	5(22.73)	0(0.00)	1(3.45)	0(0.00)	1(14.29)	1(14.29)	8(8.00)	69.108	0.000***
	Much against	0(0.00)	1(9.09)	1(3.45)	4(16.67)	1(14.29)	2(28.57)	9(9.00)		
	A little apposed	0(0.00)	1(9.09)	7(24.14)	8(33.33)	1(14.29)	1(14.29)	18(18.00)		
	Somewhat agree with	3(13.64)	3(27.27)	14(48.28)	11(45.83)	3(42.86)	0(0.00)	34(34.00)		
	Strongly agree with	5(22.73)	5(45.45)	6(20.69)	1(4.17)	1(14.29)	0(0.00)	18(18.00)		
	Strongly endorse	9(40.91)	1(9.09)	0(0.00)	0(0.00)	0(0.00)	3(42.86)	13(13.00)		

* $p < 0.05$ ** $p < 0.01$

Qualitative research was undertaken to comprehend the psychological challenges encountered by university students receiving state bursaries. Semi-structured interviews were executed with two members of the school staff, two counselors, and six student recipients of state bursaries (refer to Table 8).

Table 8

Reason Analysis of Semi-Structured Interview

Interviewee	Number	Cause Analysis
School Staff	2	<ol style="list-style-type: none"> 1. Family environment factors, such as single-parent families, divorced families, migrant workers' children, and, more importantly, parents' guidance in their growth process, have more influence on their psychological problems. 2. Misinterpretation of students under state bursary by public opinion. 3. The school's publicity and education of state bursary are not in place.
Counselor	2	<ol style="list-style-type: none"> 1. In terms of social environment, some students are not confident when they have insufficient funds and are unable to actively participate in class and university activities. 2. The cause of disharmony in family relations has caused psychological distress to students and increased academic pressure. For example, some students under state bursaries come from single-parent families or left-behind families, and they have less contact with their parents and lack family support and care. 3. Individual identity issues: some sponsored university students may be confused about their own identity, and they may worry that they will not be able to integrate into society or be discriminated against and excluded by others.
Students under state bursary	6	<ol style="list-style-type: none"> 1. Students. Employment pressure, fear of doing well, fear of finding a job, and inability to get a stable income from work. 2. The life goal is confused, the learning goal is not clear, and the lack of learning motivation has not adapted to the new environment. 3. Interpersonal problems, resulting in low mood, loss of enjoyment of life, loss of interest in daily activities, but also often self-negative. 4. They Did not deal with the problem of time. Self-control is very weak, leading to their psychological well-being problems. 5. Affected by family background, social background, school education and other factors.

School staff and counselor analyses revealed that students' psychological issues were significantly impacted by family circumstances, social environment factors and individual identity issues, with state bursary students facing unique challenges (see Table 8). These students often struggled with employment

pressure, unclear life and learning goals, interpersonal issues and poor self-control, leading to psychological distress and academic pressure. These problems were exacerbated by public misinterpretation of state bursary students and inadequate school promotion and education regarding state bursaries.

5. Discussion

This study builds on previous findings, arguing that students' psychological issues are influenced by both objective and subjective causes. Objective factors encompass the social, intellectual and familial environment, whereas subjective determinants address interpersonal interactions, self-concept and coping techniques (Gabat-Lopez et al., 2024; Páez Gallego et al., 2020). This study adds significantly to the previous literature by demonstrating that these issues are caused by both individual characteristics and environmental factors (Aburezeq & Kasik, 2021). The social milieu, which includes cultural components and societal influences, exacerbates the psychological suffering that students endure. The academic context, including physical and cultural factors, provides several problems that can lead to emotional strain, putting students at risk of depression, anxiety and other related illnesses. Beyond the academic setting, this study adds to existing research by illustrating how differences in familial background, social identity, and cultural norms exacerbate distress (J. Liu, 2019). Students from isolated and economically underprivileged areas face difficulty in interpersonal communication, organizational abilities, and language competency (Qi et al., 2022). The family environment, particularly parental styles and economic demands, has a considerable impact on pupils' well-being.

This research found that individual factors, social surroundings, academic environment and family context significantly influence the psychological challenges faced by students receiving bursaries. The six-factor model, which includes self-acceptance, personal growth, autonomy, control, satisfying relationships and purpose in life, plays a crucial role in understanding these challenges. Students often struggle with forming new interpersonal relationships, leading to negative emotions like loneliness and depression (Ao et al., 2023; Long et al., 2023; Zhou et al., 2023). Some students may resort to dishonest means to secure financial aid, reflecting a lack of integrity and gratitude. These students often display incomplete self-evaluation skills and self-awareness, resulting in emotional instability. Employment is a critical aspect for these students, but their restricted growth environment and past economic hardships often lead to unrealistic job expectations. Economic limitations often put them at a disadvantage in job opportunities (Yang & Yu, 2023; Zhang et al., 2024). Due to economic constraints, they frequently find themselves at a disadvantage in employment opportunities. These students often harbor a latent inferiority complex, which can adversely impact their physical and mental development. The high cost of employment can deter these students from pursuing high-cost employment opportunities. The imperfect employment market mechanism results in inequitable employment, further disadvantaging these students (Eden et al., 2023; Huang et al., 2023; Jiang et al., 2023). Lastly, these students are easily swayed by negative job-hunting concepts, which can obstruct their smooth transition into employment. The study concludes that mature coping styles lead

to positive psychological outcomes, while immature ones result in negative psychological issues.

This study addresses previous gaps by showing that while bursary satisfaction impacts academic performance, prolonged psychological distress in Chinese university students leads to negative outcomes like reduced academic performance, anxiety, depression, and suicidal behavior (Jiani et al., 2024). This research complements earlier findings that a quarter of university students in Northwestern China show psychological symptoms from stress, with the type of stress influenced by gender and the impact of all stress types moderated by online social support (Aburezeq & Kasik, 2021).

6. Conclusion

This scholarly investigation identified psychological challenges among bursary recipients, with male students demonstrating higher satisfaction in various domains compared to their female counterparts. Notable differences were discovered in the capacity of students from different academic years to accomplish their plans. Six primary psychological issues were identified: lack of self-acceptance, slow personal growth, lack of autonomy, weak control, poor interpersonal relationships and weak life purpose. The origins of these challenges were both objective, about the social, academic, and familial environment, and subjective, encompassing a lack of harmonious interpersonal relationships, low overall comprehensive quality, high self-esteem and a lack of mature coping mechanisms. The study also aimed to address these challenges, identifying the need for reasonable bursary methodologies. Educational institutions are advised to guide students to accept themselves, comprehend their identities and develop interpersonal skills. Students are encouraged to enhance themselves in various domains crucial for their future employability and societal contribution. The study advocates for a comprehensive approach to student development.

This study proposes an integrated educational framework aimed at enhancing the psychological well-being of university students who are recipients of state bursaries. It advocates for measures such as the enhancement of the social atmosphere, the refinement of the funding system, and the establishment of a social support network. The study underscores the importance of collaboration between governmental entities, universities and society at large in fostering a supportive atmosphere for these students. It highlights the significance of the physical and social environment within educational institutions and recommends the incorporation of art education courses and cultural activities. Family education's role is examined, emphasizing its impact on a child's character formation, value system and emotional development. Parents are advised to modify their parenting methods and educate students to establish an accurate perception of money and consumption. The study concludes that these measures can bolster students' self-confidence and self-value and mitigate stress levels. China has implemented six mixed funding policies for students to provide financial aid and education. To balance financial aid and psychological well-being education for bursary students in China, it is practically suggested that schools enhance support systems to foster a positive environment and reduce student stress. A focus on holistic development is crucial, emphasizing both financial aid

and psychological support to address the current practice of neglecting psychological assistance. Additionally, implementing targeted programs that consider the range of challenges students face can foster a culture of well-being and mitigate negative impacts on student mental health.

Future research endeavors could delve into the differential impacts of various forms of financial aid, including grants and student loans, on students' self-confidence, self-perception and stress levels. Such investigations could yield invaluable insights, potentially informing more effective strategies to bolster the support provided to students in China who are beneficiaries of financial aid and educational programs.

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