

Financial struggles at university

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HIGHER education is a door to a brighter future, with which students can dream to secure a better career.

While being accepted to a university programme may be a cause for celebration, students from a low-income background are met with a number of barriers.

Before setting foot on campus, they are burdened by financial worries such as not being able to afford the entrance fees and travelling cost. Once they are in, it is more challenging to stay.

Higher Ed takes a look at how underprivileged students persevere in their pursuit of tertiary education and how universities are making efforts to address this concern.



"We will ensure that B40 students do not miss out on the learning process..."

DIFFICULT ENTRY

Najwa Aisaa, 25, a final-semester Shariah and Economics student at Universiti Malaya, almost turned down her degree offer three years ago.

"Due to unexpected circumstances, the money I had saved for the registration fees was spent on family matters. I was devastated. It made me contemplate working full time instead of pursuing my studies."

Her parents opposed this idea but Najwa's father, a policeman, had exhausted all means to pay for her tuition fees. She then scoured for ways to acquire financial aid.

"I applied for the Baitulmal aid which I was supposed to receive after registering my subjects. After a month, I checked the application status but was unsuccessful," said Najwa, adding that the idea of quitting entered her mind again but her parents persuaded her to stay.

Her determination to continue led her to work part-time to pay for her studies.

For Nik Muhammad Mustaqim Zahari, 25, his family's financial situation initially led him to think that it was impossible to enrol in a degree programme.

Hailing from Kuala Ketil, Kedah, the recent Universiti Sains Malaysia graduate's father is a rubber tapper while his mother is a factory operator.

On the brink of despair, Nik Muhammad Mustaqim said that his teachers, Najihah Ramli and Asri Yasin, and friends from his former school, SMK Labu Besar, Kulim came to his aid.

"I was really sad because I couldn't afford the RM1,500 entrance fees. I told my mother that I would go to USM to ask for a deferment."

Thankfully, my teachers and friends provided me with moral and financial support.

"On the day of registration, Encik Asri offered to pay for the mileage and Puan Najihah drove me to USM, accompanied by two friends. We went without me packing anything else except what I was wearing."

The university's orientation committee insisted



Najwa Aisaa



"We will ensure that B40 students do not miss out on the learning process..."

ABDUL AZIZ ABDUL RAMAN
Universiti Malaya deputy vice-chancellor (Student Affairs)



Students selecting food supplies at the Universiti Malaya Food Bank at Perdana Slswa Complex.

that he should stay on to join the activities for new students that took place on the same day.

"My teachers actually went to my house to get my things after that and sent them to me at the university the next day."

Having his application for the state zakat [lithel] declined, he received other forms of assistance.

"During my first week, I received zakat and financial aid from the university's student affairs department. Teachers in my former school also raised funds for me," said Nik Muhammad Mustaqim.

Universiti Putra Malaysia Economics student, Lim Jia Hao, 22, comes from a family of six from Batu Pahat, Johor. His father works as a lorry driver while his mother is a housewife.

He said: "After completing high school, I worked as a promoter and tuition teacher. I received a CGPA of 3.92 for my STPM result which brought me into the Economics course in UPM."

After gaining admission, Lim was anxious at the thought of the expensive university fees.

"I was worried about the tuition fees because RM12,000 is needed to complete my degree. That is why I applied for the National Higher Education Fund Corporation loan," said Lim, who did not receive other sources of funding.

Natasha Amira Shariff, 21, who completed her studies in Universiti Teknologi MARA Pahang last month, also received only the National Higher Education Fund Corporation loan for her studies.

Having worked at a hair salon for six months before starting her diploma, she said: "I paid for the university entrance fees with the money that I earned."

CONTINUOUS STRUGGLE

In university, students struggle to make ends meet.



Nik Muhammad Mustaqim Zahari

Some even worry about where their next meal will come from.

Natasha Amira had to go without food during her final exam of her first semester.

"I spent two days without eating as I ran out of money. My father came to visit me with some rambutan and apologised as he too did not have any money to give me. I didn't ask for help from my friends as I knew that they only had enough for themselves."

"After the incident, I told myself to work harder. So, the following semester, I worked part-time by selling cakes and sambal hitam."

"The money I earned helped to cover my daily expenses such as food and assignments. I also helped to lift the burden off my parents by buying groceries for my family," said Natasha Amira.

She added: "I hope that with my qualification, I can land a job that secures my future so that I can help my parents and younger siblings."

Similarly, Nik Muhammad Mustaqim said that there were times when he could not afford proper meals.

"Once I only had RM4 in my possession. With that amount, I bought five pieces of roti canai to survive. I stored them and only eat one piece at a time. I held on until my sister wired me RM100 which was barely enough to get me by for a month."

He did not disclose his predicament to anyone except for a few close friends.

"The plight came to light after my best friend introduced me to a lecturer who signed me up as a paid research assistant. In the following semester, I also applied for Tunku Abdul Rahman financial aid and received RM1,500," said Nik Muhammad Mustaqim.

Having successfully graduated in Translation with Interpreting, he is now working at a research company.

He added: "I hope that I can pursue my post-

graduate studies in the future if I can secure a scholarship."

For Najwa, she has been a National Higher Education Fund Corporation recipient since her first semester and received the UM Zakat Fund in her third year.

"In the past, I thought the fund was only for students without a family income. Only in my third year that I discovered my eligibility. Since then, it has helped me."

Working is second nature to Najwa, who said: "After SPM, I helped my family to sell pisang goreng [banana fritters] and keropak lekor as well as lemag and rendang during Eid at-Fitr each year."

"During my semester break, I worked as a cashier and waitress until 3am. Currently, I also earn money by selling scarves part-time."

Prioritising her money for academic necessities, Najwa regularly fasts and subscribes to the happy lunch programme in her faculty once a week.

"Once, I only had RM5 in my hands. To buy a book, I had to borrow some money from my friend."

UNIVERSITIES' ROLE

Varsities have a responsibility to help students from disadvantaged backgrounds.

UM deputy vice-chancellor (Student Affairs) Professor Dr Abdul Aziz Abdul Raman said: "We will ensure that B40 students do not miss out on the learning process or feel pressured while studying here. We will see that they can graduate successfully to help change their families' lives."

"The key to helping B40 students is to ensure their access to upward social mobility. Hence, providing equal opportunities to education is important."

Abdul Aziz added that the UM Student Affairs Department is committed to helping students.

"We foster and strengthen a sense of respon-



Natasha Amira Shariff



Azlan Abdullah

sibility for the students' welfare through financial contributions and joint fund management with the university's administration."

At UM, financial aid are provided through the Zakat Fund, the Student Welfare Fund and the UM Endowment Fund (UMEF).

"UM launched UMEF in July to ensure a sustainable source of income for students' welfare and to advance the university in the aspects of education, research and innovation. A task force was initiated to look into its operation," said Abdul Aziz.

Instead of having to pay the fees before entering university, UM provides some leeway for underprivileged students.

"For students in the B40 group, we allow them to register first without paying the fees. As an alternative, they can make the payment once they get a scholarship or a loan from the National Higher Education Fund Corporation."

The university provides several types of food aid such as the Student Affairs Food Coupon.

"Every student will receive 10 coupons worth RM5 each, amounting to a total of RM50. Other food aid that we provide are the UM Campus Food Bank and Central Kitchen to distribute food supplies and meals to underprivileged students."

"We also set up food pantries for colleges, faculties and student societies as well as provide monthly allowances sourced from donations," said Abdul Aziz.

In UiTM, 79 per cent of the student population comprises students from the B40 group.

UiTM deputy vice-chancellor (student affairs) Professor Dr Azizan Abdullah said that the students' welfare is a top priority for UiTM Student Affairs Department.

"Our roles include providing food incentives such as meal allowances for students. We also provide financial assistance such as a subsistence aid amounting from RM250 to RM500."

UiTM recently established an endowment fund last month, launched by the vice-chancellor to fund students' activities and programmes. Zakat is also provided for underprivileged Muslim students," said Azizan.

UiTM has also introduced the Pre-Higher Education designed for students from low-income families.

Azlan said: "This is a special programme for underprivileged students who can't afford the registration fees. Two main programmes offered are

Pre-Diploma in Commerce and Diploma in Science."

Sharing some advice for prospective students, he added: "If you fulfil the requirements of any programme in UiTM, please apply. The Students Affairs Department will help to solve your financial troubles."

Aside from the student affairs department, the UiTM Alumni Association Malaysia also established the 1 Billion Education Fund to help students from the B40 group.

UPM Student Affairs Division head Fahmi Azar Matar said that the division plays an important role for the students' welfare especially in giving financial assistance to students.

"Financial assistance includes emergency financial problems, tuition fees, bereavement or medical help. All students, regardless of race, may apply and will be assisted. Priority is given to students from families with a household income of lower than RM3,500."

Outlining the application process for students, Fahmi Azar said: "In the Student Affairs Division Student Welfare Fund form, students must state their problems and assistance needed as well as attach supporting documents for verification. We will then conduct a

brief interview to learn more about their problems and decide on the assistance."

UPM also established a Food Bank to provide

supplies and meals for students in need.

Fahmi Azar said: "The Food Bank is run jointly with the Domestic Trade and Consumer Affairs Ministry to guarantee its sustainability. Students can take food supplies such as bread, cereal, rice and biscuits in the distribution centre."

"Meanwhile, we have a free meal programme funded by the alumni association and individuals in collaboration with cafes on campus. Students can get their free meals at the designated cafes."

"In collaboration with Suria Foundation dan London Optical Center, UPM also distributed free eyewear to B40 students in the beginning of the semester."

Fahmi Azar added that the UPM Centre for Management of Waqf, Zakat and Endowment | also gives out assistance to underprivileged students.

ADVICE

UPM's Lim said while it is hard to manage his finances, he tries to prioritise healthy eating.

The third year student said: "UPM is located in the city, so budgeting for my daily expenses has become a major problem in my university life."

"To ensure that I have three proper meals a day, I always use the UPM Meal Plan. It is a cashless meal programme which can be used at certain food courts on campus. To save money, I borrow textbooks from my seniors."

Highlighting that his family is his inspiration, Lim said: "Poverty is not an obstacle in the road to success. To be a successful student, determination is key."

"With that in mind, I aspire to find a good job upon graduation to help my family as my younger sister is still in primary school. I also hope to reduce my father's financial burden."

Sharing some words of advice, Nik Muhammad Mustaqim said: "Don't think that running out of money will be the end of your life. Try to find help from your institution or other ways to solve your financial problem."

"Universities will not let students suffer. I hope that students have more courage to tell the university about their financial needs."

For Najwa, her faith and her love for her family help her stay positive and keep her going.

"Whenever I'm in trouble, I'd remember a Quran verse which says, 'If you are grateful, I will surely give you more [Quran chapter 14, verse 7]."

"My father told me that education is important to have a better life. He always reminds me to study hard and not to dwell on money. I hope to repay my family's sacrifices which have brought me here to UM," said Najwa.

Having recently completed her diploma in Sports Science, Natasha Amira said: "I could survive because I worked during and in-between semesters. I advise students to work part-time if they are able to do so."



UPM has provided 60 free eyewear for underprivileged students since last year.