
THE READINESS OF B40 SABAH RURAL STUDENTS TO ENTER UNIVERSITY: A PRELIMINARY OVERVIEW

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Abstract: This paper reports the results of a preliminary study and tries to examine the question of whether poverty in the family has a negative effect and becomes an obstacle for children and whether the children are prepared from all aspects (psychological, emotional, economic and mental) to enter the university world. Entering university is the dream of most people, both students and parents. However, the dream of entering university is not so easy for some B40 students and families. This study is a preliminary survey study of students among rural B40 families in the state of Sabah. Study participants are students who have been on campus and are currently studying at the university. They consist of 1st-3rd year students at the Faculty of Psychology and Education, UMS. A qualitative approach is used which is the focus group interview method. Data were analyzed using thematic analysis. The results of the study show that there are two categories of students, namely students who; i) really intend to enter the university world and; ii) students who do not intend to enter the university world. Both categories of students have reasons why they intend and do not intend to enter university as reported in this paper. In addition, an interesting finding was reported that there was a difference in family support for boys and girls in the process of children pursuing their ambitions to continue their studies at the university level. The results of this study are expected to support policy makers in helping the poor and B40 families to achieve change in themselves, families and society through achievement in education.

Keywords: Readiness, Enter University, B40

INTRODUCTION

Entering university is the dream of most people, whether students or parents or/and students' families. In general, having a degree at least in the first level can change the status of the individual and the status of his family in society. The average society looks up to individuals who have a higher level of

education. There is no doubt that having a good and high level of education also makes the individual who has it, parents and family members proud.

However, the dream of entering university is not so easy for some students and families. Apart from the cost of admission to university which is now increasing, other aspects such as emotional and mental availability among potential applicants/students also need to be paid attention in order for them to successfully navigate life on campus and successfully obtain a degree.

Every public higher learning institutions in Malaysia allocates a number of male and female students consisting of students from B40 families. However, not all of these students make it to the final stage of their studies. Some are stranded at the beginning of the academic year, had to return to their hometown and live a difficult life with their families again.

Sabah has a very high number of poor people, especially in rural areas, clearly meeting many conditions for not having the opportunity to have access to better education. According to Najir (2018) in the Malaysian Economic Monitoring (MEM) report issued on 10 November 2010, the World Bank revealed that Sabah, which represents 10 percent of Malaysia's population, has 40 percent of its population categorized as poor. Although previously the government has made efforts to reduce the poverty rate since the formulation of the New Economic Policy, but in the state of Sabah the efforts carried out are still at a moderate level. This is one of the socio-economic problems experienced by the local community as a result of population growth, so it is clear that the B40 group in Sabah is the most affected.

Research Objectives

Among the objectives of this research are:

- Identify the readiness (mental, emotional, social, economic) of rural B40 students entering university.
- Identify the obstacles for rural B40 students to enter the university.

LITERATURE REVIEW

Poverty (in the state of Sabah)

Van der Berg (2008) says it is widely recognized the relationship between poverty and education operates in two directions: the poor are often unable to obtain opportunities for adequate education, and without adequate education people are often constrained to a life of deprivation. Both absolute and relative poverty are relevant for education and lack of financial resources may limit

school attendance among the poor in developing countries and even the poor in developed countries are also affected where they also feel excluded from the school community, or the whole society. Such exclusion affects their ability to obtain the full benefits of education. Poverty can also affect their motivation to participate or to succeed in education the impacts of absolute poverty and relative poverty. This is clear as stated by (Chamcuri Siwar, 2015) high dropout rates have been identified as one of the causes of low educational attainment among B40 households, especially the indigenous people in Peninsular Malaysia, the Bumiputera in Sabah and the Bumiputera in Sarawak. This is due to lack of interest in going to school, uncondusive home conditions, lack of parental support and low awareness of the importance of education among B40 households. Based on Malaysia's Millennium Development Report (MDGs) in 2015, the B40 group still has low educational and skill achievements. It is estimated that 89.9 percent of B40 household heads have low skills in jobs that lead to low incomes even though 84.6 percent of them have secondary school education.

In the labor market, those with higher education receive higher wages probably due to their belief that educated people have higher productivity, and possibly also from the fact that the level of education can act as a signal to potential employers that the higher the education someone, these people are more capable. Therefore, those who are educated have the opportunity to obtain a job with a greater income (Van der Berg, 2008). Poverty constraints limit the opportunities of students from families experiencing poverty to obtain jobs and high wages as long as their opportunities to obtain higher education are limited.

The university and faculty also face difficulties in assessing and categorizing B40 who are eligible to enter higher education. This is because finding the B40 group and recording them is a high burden. The B40 data collection method still have a lot to improve where according to Wu, Zheng, Tian, Suo, Zhou, Chao, Xu, Nazaraf Shah, Liu, & Li (2019) who conducted a study at a Chinese university to devise a method to help poor students it is said to enact a support policy to help college students who are poverty stricken and the B40 students need help and support to deal with the obstacles in their lives and learning during their study. There was difficulty in collecting the complete information required in relation to students' financial status and disproportionate data classification caused by a small proportion of poverty-stricken students made it a challenging problem. This problem results in a heavy workload for college staff to identify students in poverty, determine the

corresponding amount of subsidies, and implement support policies in an efficient manner.

Wu and colleagues (2019) shared there is a special demand for universities in China to identify and support students affected by poverty because poverty can lead to difficult campus life for some students and may prevent them from fully engaging in campus life and learning and can have a negative influence on their physical and mental development. Many universities have formulated and put in place support policies to help these students and the same is happens in Malaysia where many policies have also been done at the national and university level to approach students from the B40 group to help them deal with the obstacles and give the opportunity to get an education also face obstacles while being a student at the university.

In addition, other effects on B40 students also need to be evaluated from various angles apart from the aspect of financial insufficiency. Cvetkovski, Reavely and Jorm (2012) examined the financial situation of 3,191 students in Vocational Education Training (VET) and university students where students were required to answer yes or no to a series of statements about their financial situation and complete the self-report Kessler Psychological Distress Scale (K10). Cvetkovski et al found that positive responses to items such as "I can't pay my electricity, gas or phone bills on time" or "I can't heat my house" were associated with higher levels of psychological distress. Similarly, Stallman (2010) conducted a large study of 6,479 students from two Australian universities. Stallman found that students who self-reported ongoing financial stress were the most likely to meet diagnostic criteria for mental illness. Additionally, students who experienced any financial stress were twice as likely to have a mental disorder than those who did not report financial stress (Brownfield, Thielking, Bates, & Morrison, 2020).

The problem of food security also needs to be assessed among B40 students not only at Universiti Malaysia Sabah (UMS) but extended to all educational institutions considering that for now in Malaysia and especially in Sabah. There has not yet been a study on food security nutrition has been done on students from B40 and its impact on themselves in the learning process and also in their daily lives. Brownfield et al. (2020) say the high level of food inadequacy among tertiary students is worrying because it may affect their health and engagement at university. In addition, Hughes, Serebryanikova, Donaldson, & Leveritt (2011) conducted a study using a sample of 399 students from the University of Queensland and found that 70% of students rated their health as 'good' to 'very good' compared to 80% of students who

had food security. Gallegos, Ramsey, and Ong (2013) conducted a study of 810 metropolitan students at a University in Queensland and found that food insecure students reported poorer health than their food secure peers. Additionally, students who are food insecure are three times more likely to suspend their studies than students who are considered food secure. According to Brownfield et al. (2020) showed that financial difficulties in obtaining food can affect students' well-being and academic engagement.

The Role of Education as an Agent of Social Change

Education is considered the main agent of socialization. No social change can happen without education. The role of education as an agent of social change is widely recognized (Chakraborty, Chakraborty, Dahiya, & Timajo, 2018). Education plays an important role in shaping the structure of a society. (Al-Hattami & Al-Ahdal, 2016). defines education as the development of the ability to adapt to the social environment that always changing. In terms of culture, material and non-material aspects depend on the needs of society. Change happens with the passage of time and society will always face new challenges. Chakraborty and colleagues stated that change is necessary to promote growth and development in society.

Education is seen as an instrument of social change by bringing changes in people's views and attitudes (Abdulghani Ali Al-Hattami & Arif Ahmed Mohammed Hassan Al-Ahdal, 2021). It can bring changes in the pattern of social relationships and in turn can cause social change. Education brings changes in customs, traditions, social & political institutions. It makes this institution able to address the current needs of society. Abdulghani Ali Al-Hattami and Arif Ahmed Mohammed Hassan Al-Ahdal emphasized that education makes a person a true human being and equips the individual with social, moral, cultural and spiritual aspects to make life progressive, cultured and civilized.

Teachers are seen as individuals who can help bring positive changes in human life (Bourn, 2016). They are seen as natural leaders who can give advice on various matters in society. O'Connor and Zeichner (2011) suggest that global education needs to encourage and support students to move towards taking action, to encourage a sense of hope that students can make a difference. Fisher (2001) argues that teachers who wish to promote transformative change in their students should also be prepared to embrace the struggle for change in their own workplaces.

Effective teaching and learning processes such as engaging students in continuous reflection on social studies concepts, class goals, student interactions, and community interests enable individual academic and social growth, encourage students to critically view ideas and events from multiple perspectives, and support the formation of a learning environment. The teaching-learning process can be improved with the help of technology development (Chakraborty et.al, 2018).

METHODOLOGY

This study is a preliminary survey study of students among B40 families in rural areas in the state of Sabah. A qualitative approach is used which is the focus group interview method. A total of four focus groups consisting of 25 male and female students from various ethnicities from several districts in the state of Sabah. Group 1 consists of 6 participants; group 2 consists of 4 participants; group 3 consists of 8 participants; and finally group 4 consists of 7 participants. Study participants are currently on campus for undergraduate studies at UMS. The demographic data of the study participants is as reported in Table 1 below. The study participants consisted of students from year 1 to year 3 (final year) and were students at the Faculty of Psychology and Education, UMS. This group of students are also students who were admitted to UMS through the Meniti Program, UMS and also students who were admitted to UMS through the first channel which is the UPU channel (STPM and Matriculation certificate holders). The age of the study participants was between 21 years and 23 years.

The Meniti Program is an effort by UMS to give opportunities to less able but qualified students to continue their studies at university after failing to accept any offer to the ivory tower. A total of eighteen (18) students are Meniti Program students and the remaining seven (7) students are not from the Meniti Program but are also students in the B40 category. The participants were also asked to fill in the Consent Form before the interview session began (Appendix 1 - Consent Form).

Before starting the focus group interview, the study participants were asked to recall their feelings, thoughts and experiences before entering the university world. This is because the questions that will be asked revolve around their availability to enter the university world before they get a place at the university. The interview process started with self-introduction by the study participants. This includes the disclosure of the background information of the study participants, age, race, which child is in the number and order of siblings, as well as information and background of the parents/family. The

interview research tool is structured questions based on the theme of this study, where the questions asked can answer the research questions that have been stated. The questions presented include the mental, emotional and social availability of study participants to enter the university environment, the obstacles that B40 students in rural areas think of entering the university environment, the psychosocial support required by B40 students in rural areas and finally about the expectations and hopes of B40 students after they graduate from IPT.

Data were analyzed using thematic analysis by Braun and Clarke (2006). The qualitative method used in this study is the thematic approach. According to Braun and Clarke (2006), the thematic approach is a method to identify, analyze and report the themes found in a phenomenon.

Table 1: Demographics of Research Participants

Participant	Gender	Ethnic	Origin	Age (Years Old)	Notes
1	MALE	IBAN	KINABATANGAN	23	Mother, Filipino Meniti Program
2	MALE	RUNGUS	PITAS	21	Meniti Program UMS
3	MALE	DUSUN	RANAU	23	Meniti Program UMS
4	MALE	MURUT	TENOM	23	Meniti Program UMS
5	MALE	RUNGUS	KUDAT	22	Meniti Program UMS
6	MALE	RUNGUS	KUDAT	23	Meniti Program UMS
7	MALE	SUNGAI	TONGOD	22	Meniti Program UMS
8	FEMALE	MURUT	TENOM	23	Meniti Program UMS
9	FEMALE	MURUT	TENOM	23	Meniti Program UMS
10	FEMALE	MURUT	TENOM	23	Meniti Program UMS
11	FEMALE	BAJAU	PITAS	21	B40
12	FEMALE	BAJAU	SEMPORNA	21	B40
13	FEMALE	KADAZAN	PAPAR	21	B40
14	FEMALE	SUNGAI	TONGOD	22	Meniti Program UMS
15	FEMALE	MURUT	TENOM	22	Meniti Program UMS
16	FEMALE	MELAYU- BRUNEI	LAWAS	21	B40
17	FEMALE	BAJAU	LAHAD DATU	21	B40

18	FEMALE	IBAN	BINTULU	21	B40
19	MALE	MELAYU	KOTA BAHRU	22	Not B40
20	MALE	BAJAU	KUDAT	23	Meniti Program UMS
21	MALE	BUGIS	TAWAU	23	Meniti Program UMS
22	MALE	SINO- NATIVE RUNGUS	KUDAT	22	Meniti Program UMS
23	FEMALE	BAJAU	SEMPORNA	21	Meniti Program UMS
24	FEMALE	DUSUN	KOTA BELUD	21	Meniti Program UMS
25	FEMALE	DUSUN	PITAS	21	Meniti Program UMS

DATA ANALYSIS AND DISCUSSION

Thematic analysis method by Braun and Clarke (2006). A total of twenty-five students attended and were interested in participating in the data collection session of this study. However, only twenty-two (22) people from the study participants were selected for analysis. Three (3) participants in the study had their data not analyzed since these three students were not from the state of Sabah. However, data and information from them is stored for use wherever needed later for example to make comparisons and the like.

The objective of the first study is "To identify the readiness (mental, emotional, social, economic) of rural B40 students to enter university". In other words, this study aims to know whether the study participants are ready or have the desire/ambition to enter university. The results of the study show that there are two categories of students, namely: (i) the category that has the ambition and desire to enter university; and also (ii) the opposite category which is not having the desire and ambition to enter the university world. Nevertheless, it can also be identified that the willingness and intention to enter university seems to be more popular among the participants of this study.

(i) Have ambitions to continue studying at university/Ready to enter university

The following is the response of the study participants when asked if they have intentions and ambitions to enter university. The answers of the study participants are as below:

"If for preparation before entering the university, 40 percent of the preparation is because of me, before entering the university I was ready to collect money. I had worked at xxxxx before

that, actually I wanted to work a few weeks before. But because of covid many workers were laid off at that time. So, I returned to the village, where our teacher told me that I had passed B40".

(Participant 2, male)

"For me to enter the world of this university is indeed my goal to enter. At that time I had already filled out the UPU and at the same time I had filled out this B40 form for a second chance if I didn't get the UPU."

(Participant 5, male)

"When it comes to preparation... when it comes to finance, I'm ready because I work part-time, right? At that time, I really saved money to use later when I entered university. So, if it's other preparation like preparing my mindset, I've already set it up since I was little, I want to enter U, right?"

(Participant 7, male)

"As for me, before entering U I worked first. I worked for a few months in 9 months. So, when I applied for UPU I couldn't get in, I couldn't enter U.. Luckily there was this B40 I got an offer and I accepted it. I've wanted since the 6th grade".

(Participant 7, male)

"From the 6th grade, I had ambitions to go to university. After that, I applied for UPU but I didn't get it. There was also a feeling of disappointment in accepting the B40 offer."

(Participant 8, female)

"As for me, I want to enter university from high school again. But when I was in 3rd grade, we had volleyball practice at UMS at that time, so there was a lecturer, I forgot his name, who said if you want to enter UMS, he said pointer This is how he said it. From there I made a wish.

(Participant 10, female)

"The ability to enter has been in me since form 1, after form 6 filled out UPU, applied UPSI, then got MEDSI until the interview. But until the interview, it was sad. After that, the second one was not there until I got the UMS letter. That's the

Meniti Program, have to ask to take it at school. I am STPM in 2019."

(Participant 14, female)

"Ok, if I'm ready to enter UMS..? Before entering UMS, I'm ready to enter U. Yes, to continue studying. I'm really interested in continuing studying from level 4."

(Participant 15, female)

"As far as I'm concerned, I'm ready. Because when I was in Form 6, I really want to enter U. Because among our siblings, no one has a degree but me."

(Participant 20, male)

(ii) No intention to enter university/Not ready to enter university

While for the category of study participants who have no intention of entering university or are not yet ready to enter university, it is as reported below:

"Okay, for preparation, I didn't enter this university because I finished UPU, got a B40 offer... Yes, Meniti Program, so at that time I was working at xxxxxx, xxxxx at that time. So, when I got the offer, I was like two-hearted. Because my original goal was not to continue my studies.. the desire to enter is there. Just looking at my STPM results, I felt weak because I saw that I had very good results. So it's like you deserve it, I think."

(Participant 1, male)

"For me, there was no preparation to enter U.. when I was in school. Because in my mind it was like 6th grade, it's already difficult at U, like that. That's what I don't want in University."

(Participant 4, male)

"Honestly, if I'm willing to enter U it's fifty-fifty, Dr. The first reason is that I lack exposure about all of this. Even in my village, where are the ones ahead of me? So no one knows what life at this U is like, what to do? I don't know why I entered U, but what is the exposure of life at U, how do I want to enter and so on."

(Participant 6, male)

When I was in high school, I had no intention of going to U. But, I have a cousin on my father's side, the only one who went to U. I was inspired by him because I wanted to change the situation. for them, then it is time to enter the 6th grade studies properly and apply for UPU.”

(Participant 9, female)

"For me, when I entered grade 6, I wasn't ready to enter U. Because my goal after finishing grade 5 was to continue working because that's what I needed."

(Participant 22, male)

"If it were me, I would do it first so that I have that younger sister because I have the motivation to enter the 6th form. Because she entered the 6th form and can go on to university. So, I followed in her footsteps. But when the 2nd semester starts, that's when the MCO starts, so it's like all the results started falling.. Many of my friends also quit, there are also intentions to stop studying. But I have a family that forces me because in our family the majority of people can enter U. So I want to do what my family wants, I had to study like that until now. So it's like I intend to go to university but it's like a family. Even now I say to my mother, 'Mom, can I study this?' and then the mother said, 'just study'."

(Participant 23, female)

"Whether I'm ready or not, I'm really not ready to enter the U.. Fill in the [UPU content] because I followed my friends for the UPU content. In fact, I filled out the UPU at the last minute. My friend said this so I did it that's all. But in my heart I'm too lazy to study like that."

(Participant 25, female)

Next, the study participants were asked again about why they wanted to enter the university world. The answers of the research participants to this question are as follows:

(i) Reasons for wanting to enter the university world/preparation

For the category of students who are ready and have the ambition and desire to enter university, there is a reason why they aspire to enter university.

Among the reasons and reasons shared by the participants of this study are as evidence of self-change towards goodness, wanting to repay the services of their parents/wanting to make their parents proud, wanting to be an example to the villagers and an example to their siblings, motivational encouragement from teachers and family members, curiosity about university life and wanting to change the family situation, as well as wanting a good job opportunity. Study participants reported:

"Be prepared in what sense.. Because you are ready. I really want to go to university, that's my ambition. People say I'm too naughty, so I want to change myself for the better. So that people can see. Ouh! He can change like that."

This participant added:

"Because from childhood to adulthood, no matter what I have to go on stage or receive an award, my family's form 6 convo, form 5 family really couldn't come. So my dream, I have one last chance at U for my convocation. I want to wear that robe in front of the dressing room with my mom."

(Participant 20, male)

"Because in my village, I was the first person to enter U.. Village xxxxxxxx xxxx, Tenom. If it's an hour from Tenom town, it's a long way to get to my village. In Tenom there are several other small districts, so my small district is xxxxxxxxxxxx like that."

(Participant 15, female)

"I have been ready to go to university since entering form 6, many teachers always motivate me about the importance of education, continuing to study, time management, financial management and most importantly, wanting to go to university. They [teachers] are aware of education. When I was in 6th grade I started to realize why I was always motivated."

(Participant 17, female)

"I was really ready because I was determined from the beginning. Because my sisters went to U so I felt like trying what they [sisters] experienced. What people [sisters] did and I planted in myself."

(Participant 12, female)

"I have a cousin, because my father's side is the only one who entered U. I was inspired by her [cousin] because I wanted to change the situation. After that, I entered the 6th form, studied well and applied for UPU."

(Participant 9, female)

"I want to change the situation.. It's a situation like people say people in this family, there are no educated people. So I want to change all that [change the state of achievement of family members]."

This participant added:

".. But, I still want to enter because a friend of mine entered U because a friend of mine entered U to become a teacher. I also want to enter U."

(Participant 8, female)

"For me, the reason I want to enter U, I am the first child. So if I enter U, my younger siblings will be inspired to enter U."

(Participant 7, male)

(ii) Reasons for not ready and do not want to enter university

While for students who are not ready and do not have the ambition and desire to enter the university world, they have reasons why they are not ready to enter the university world. Among the reasons and reasons shared by the study participants are not wanting to burden the family/factors of family hardship, unsatisfactory academic achievement to enter university, lack of self-motivation, having friends who work and can help the family, job opportunities and still not sure whether to enter university or not.

"For me, when I entered the 6th form, I wasn't ready to enter U. Because my target after leaving the 5th form is to continue working because that's what I need. Because in our family there are 6 siblings so each of them has a family. So I'm the only person who's not married yet. Yes, the youngest child. So my target is to just work. So I don't remember wanting to study but the teachers said it was important to enter U. So, at first I really thought about getting into U but when I thought about

family matters, I canceled that thing (intention to go to U). So when I entered the 6th grade, it was my sister who forced me to enter form 6.

This participant continued:

So I'm really not ready yet because the STPM results just came out, I'm looking at the results to see if I can enter this university because the results are low. So no hope really want to enter. I'm just like that, doubtful."

"Because it's kind of lazy to strain your brain to learn like that. Because there are friends who already work like that.. Yes, because you can earn your own money, you can support your family. So why can't I bear that. "

(Participant 23, female)

"I think I have lost my desire to study... Yes, because other friends talk about it. He has a plan to work, he doesn't need to study. Work to get money already. The money is for yourself so that you don't have to pay for it. The second is for the family.. Afraid of causing trouble for people."

(Participant 25, female)

"Some are also due to hardship, some are not interested in learning that way. Both have an effect" [factors of family hardship and lack of interest in learning].

(Participant 9, female)

The second objective of this study is to "identify the factors that rural B40 students think can prevent them from entering the university world. Among the obstacle factors stated are as follows:

(i) Financial factors/economic resources in the family

"So when entering university there are many shortcomings. Financial first, that's the first reason from the PTPTN loan I didn't get the full loan, only half of the actual cost of the program. So after deducting the fee, he has a balance of two hundred (RM200+) or so. So two hundred more is what I used for that one semester. So overall there is no structured preparation to enter university. ."

(Participant 1, male)

"There are also preparations, but when it comes to finances, it's also a problem, but I have a sister who can back me up."

(Participant 2, male)

"First is actually my mother, she really doesn't want me to continue, she wants me to work.. Because at that time the family was having financial problems. So at that time the family depended on me. Because my father is old and my sister is still in school."

(Participant 1, male)

"But at that time there was one problem I looked at my family. Because my family has problems in terms of economy. So there it somewhat weakened my spirit to continue at U. But my parents advised me that this is not an obstacle. They [Parents] said that at that time there was already an offer from UPU .. I refused because I was afraid of burdening my parents."

(Participant 5, male)

"After that for the family, my mother agrees, my father does not [Mother agrees to go to university, father does not agree]. Because for my father, he will look at work quickly, he said, he can help, he said.. What he means is that my father is old, he seems to look at me too. Because I also said that I don't want to continue school, I said. So that was his initial suggestion for me to quickly find a job, he said so."

(Participant 4, male)

(ii) Lack of family support

"If there is only support from the school .. there is no support from the inside [family support], it's hard for them to want to leave [Children go to university]."

(Participant 3, male)

"From my point of view, the other obstacle before entering this university is support. The support was very less from my mother because she didn't want me to continue. In addition, villagers also say that at last after graduate from university will be unemployed too".

"Like the first one, because the family had financial problems, so at that time I was working so that I could support the family's finances, right? Because my sister is married and busy with her family, my little sister also is still in school."

(Participant 1, male)

"My father he can too, he is because I always help him with his work, so maybe that is because of him. Because no one loves his friend that much. So that's what he wants me to do if I'm lazy to work in the garden he says find another job. Once he encouraged, but that was the time. Now he's okay.."

(Participant 4, male)

"Both parents are less supportive. Yes, less supportive. But I still want to enter because there are some of my friends who entered U because some of my friends entered U to become teachers. I also want to enter the U. Maybe it's because financially it's too late and I want to wait another 3 years like that. Many more want to use money like that. I think it's financial."

(Participant 4, female)

"The time that almost wanted to enter was already at the university. During meals, parents say this, 'you don't need to go to university' he [parents] said. Keep working from the beginning, it's good to work he said. Maybe it's because of the financial aspect, then it's too late and I want to wait another 3 years, that's it. Many more want to use the money, that's it."

(Participant 8, female)

(iii) Personal factor

"But at first I hesitated because I was more eager to work and earn a living than I wanted to continue my studies. If I focus on myself. Because I feel like I'm not suitable for studying like that

(Participant 3, male)

"I am so weak in this work. There is no enthusiasm. But with the encouragement of my family, even though it was a bit difficult for them [parents]. I also accepted [accepted the offer

to enter the university... Some were also because of hardship, some were not interested in studying. Both have an effect.."

(Participant 4, male)

"My father is old enough to afford it, so I help him with his work. And he doesn't want to think about anything else. It's better to just take care of the garden. It's one of the financial problems and we have six siblings so even going to school we have to rent a car. So, in my mind it's good for me to help my other siblings like that."

(Participant 6, male)

"I think I prefer to work. So in terms of family and finances, there are financial problems too, but not too bad, still enough. People can still bear it. So it's more about myself. It's like I'm not confident, it's better to work getting money instead of studying again, very stressful. I still enjoy working there, in my opinion.."

(Participant 3, male)

"After STPM, the books are closed, so don't care. Don't want to get involved in studies anymore. He will push the edge of the swamp. So if a student who suddenly gets this offer is less prepared, going into the 1st semester is already stressful plus he has economic problems again. So a student like that suddenly gets an unexpected offer. So entering semester 1 automatically he can be stressed because there are many assignments. But that's on yourself. So when there is stress, plus with economic problem. That's why if he is from our group he will stop, what else with the influence of such and such people."

(Participant 6, male)

"Yes, from the IO program. If I'm less prepared in terms of mental preparation, it's because I don't understand psychology like that. My time was form 4, form 5 account and accounting principles and form 6 sports science. After entering U, psychology. How can I do this? But with the support of the family, 'just go, you study as usual. How we learn something. It's good for a long time, people say."

(Participant 2, male)

(iii) There are no job opportunities that match the qualifications

"What's the reason for this, It's like people say you can't get a job either. I mean, you can't get anything even if you get into U, people say. So there it can cause our mental to be down as well. Even if you enter U, you can work in the garden later."

(Participant 6, male)

(iv) Views of the villagers

"Maybe I think it's the people from the village because when I wanted to come here, I heard about it but they [the people from the village] didn't talk to me directly. People say it's like this, 'it's a waste to enter U, you'll spend your time at U like this, but when you leave, you don't necessarily have a job, you don't necessarily get paid like this. By mistake, you grow grapes in the village, people say that'. Planting grapes means not working, secretly in the village like that."

"That's right, because I don't want to say names but it's sad to hear my friends say that. Because the villagers also say that, they should support it, right? Like the example of your neighbor next to him who said that he used to study like this he used to be a smart student but what does he do now? He doesn't even work wow like that. Because you people think that studying at U must be such a high salary. After that, people said this, what is your course? Then if it's not about education right .. are you sure you can get a job? Are you sure that when you leave you will get a job commensurate with what you studied? stay there like descending that feeling."

(Participant 9, female)

(v) Laptop requirements

"Maybe if I could add more in terms of facilities. It's more about tools like laptop and so on."

(Participant 5, male)

In order to explain the second objective of this study, which is what are the obstacles faced by B40 students when they want to enter university. The results of the study show that there is a difference in barriers between male and female students. Female students are encouraged to enter university and do not face many obstacles when they want to enter the university world. The

results of the study found that parents support their daughter's desire to enter university.

"If I want to go in, this is it. I think all my needs are sufficient because my family provides. Like me, I took sports science so I said I want to buy this, okay let's buy this, [the family] said. . If you want to buy that, just buy. So I think in terms of needs it's enough now."

(Participant 8, female)

"If we [children/female students] are always a family like our parents asked me to let them know, if we don't have enough money call or chat, that's it. But, I'm sometimes shy because I know what is their situation is like. So just eat maggi and I can survive too. That's the way it is."

(Participant 9, female)

"Maybe the financial reason is also because there are 11 siblings. My sister does not encourage PTPTN loans. Indeed, I do not want to borrow from PTPTN because my sister and parents say that it will be difficult for me to pay after finishing school. So, they [sisters and parents] try to help me."

(Participant 10, female)

"Yes. that's more or less .. afraid of causing trouble for them[parents]. But, lastly, she allowed me to continue my studies because my mother said, 'if you want to continue, just continue' she said."

(Participant 24, female)

When compared to male study participants, that is, sons. Parents seem to place the role of the son in the family as the source of economic resources. In addition, from the responses given by the male study participants, the results of the study show that boys need to be independent and think for themselves to try to get financial resources if they want to continue their studies at university. As reported below:

"If I'm the first one, I don't come from a wealthy family. So, the first thing in terms of finances is to go to university. After that, I have other siblings, they are still in school and still being supported.. it's hard.. and I still need to be supported also. So,

that's why I have financial problems to come here. But, thank God I got here. I borrowed from PTPTN."

(Participant 21, male)

" .. So I discussed with my father 'I have this offer, so what?' I said. 'Can he say, because our family doesn't get support from other families, because we are at the same level. Life is all the same. So, I said nothing, I will try later. I tried to borrow from PTPTN.. I tried to work. My father said 'only from you, but the important thing is that you want to continue... later you suddenly don't want to' he [father] said."

(Participant 7, male)

"Because yes, I was raised by a single mother, my father has been gone since I was a child. Single mother, divorced. So, even from the time I was at form 6, she [mother] told me to enter U. So, that's it. The spirit to enter U is ready. Just in terms of my brain, Dr. I have packed everything. My mother is panicking because she is thinking about my spending while at U, she said. I said don't worry. I will borrow PTPTN, that's it. I was able to borrow PTPTN full three thousand in a semester. After that I came in here."

(Participant 20, male)

"When it comes to finances, I pay myself, I also manage my family financial problems. If the conflict are mostly family problem, they need more money. So usually I work for a month, my salary comes in and I give it to them. I work for three months and I share it with them directly so that I can prepare for my admission to the U. That's how I'm determined to get in here."

(Participant 22, male)

CONCLUSION

It is hoped that the results of this study can support policy makers in helping poor communities and B40 families to achieve change in themselves, families and society through achievement in education. The obstacles faced by the students of not continuing their studies at the university level have also been identified in this study, namely not wanting to burden the family, family hardship factors, unsatisfactory academic achievement to enter university, lack of self-motivation, friends who have worked and can help the family and

job opportunities that have not yet been determined. This study is also expected hopefully help related parties in forming and organizing programs that can reduce those barriers and ultimately provide more effective support.

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