

Breaking Barriers: Enhancing Financial Access for Low-Income Students in Indonesian Higher Education

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INTRODUCTION

- Research Context

Higher Education access is critical for social mobility in Indonesia.

- Objective

Explore financial barriers and evaluate the effectiveness of existing support systems.

- Problem Statement

Financial barriers prevent low-income students from fully participating in higher education.

RESEARCH QUESTIONS

1. What are the main financial barriers faced by low-income students in Indonesian higher education?
2. How effective are existing financial aid programs (e.g., PIP, MBKM) in addressing these barriers?
3. What improvements can enhance access and equity for low-income students?

BACKGROUND – FINANCIAL ACCESS IN INDONESIA

- Key Statistics: 30% of Indonesian youth from low-income backgrounds enroll in higher education (vs. 70% from high-income families). Rising tuition costs outpace inflation.
- Government Initiatives: *Program Indonesia Pintar* (PIP): Scholarships for low-income students. *Merdeka Belajar Kampus Merdeka* (MBKM): Flexible learning and financial support.
- Persistent Gaps: Limited funding, complex processes, and lack of awareness.

METHODOLOGY

- Mixed-Methods Study: Quantitative: Survey of 386 undergraduate students from low-income backgrounds. Qualitative: In-depth interviews with 79 students.
- Data Collection: Online surveys and virtual interviews conducted in 2024.
- Analysis: Statistical analysis for surveys; thematic analysis for interviews.

KEY FINDINGS – FINANCIAL BARRIERS

- Major Barriers Identified:
 1. High tuition and living costs.
 2. Limited access to academic resources (e.g., textbooks, internet).
 3. Need to work part-time, reducing study time.
- Impact: Increased stress, lower academic engagement, and higher dropout risk.

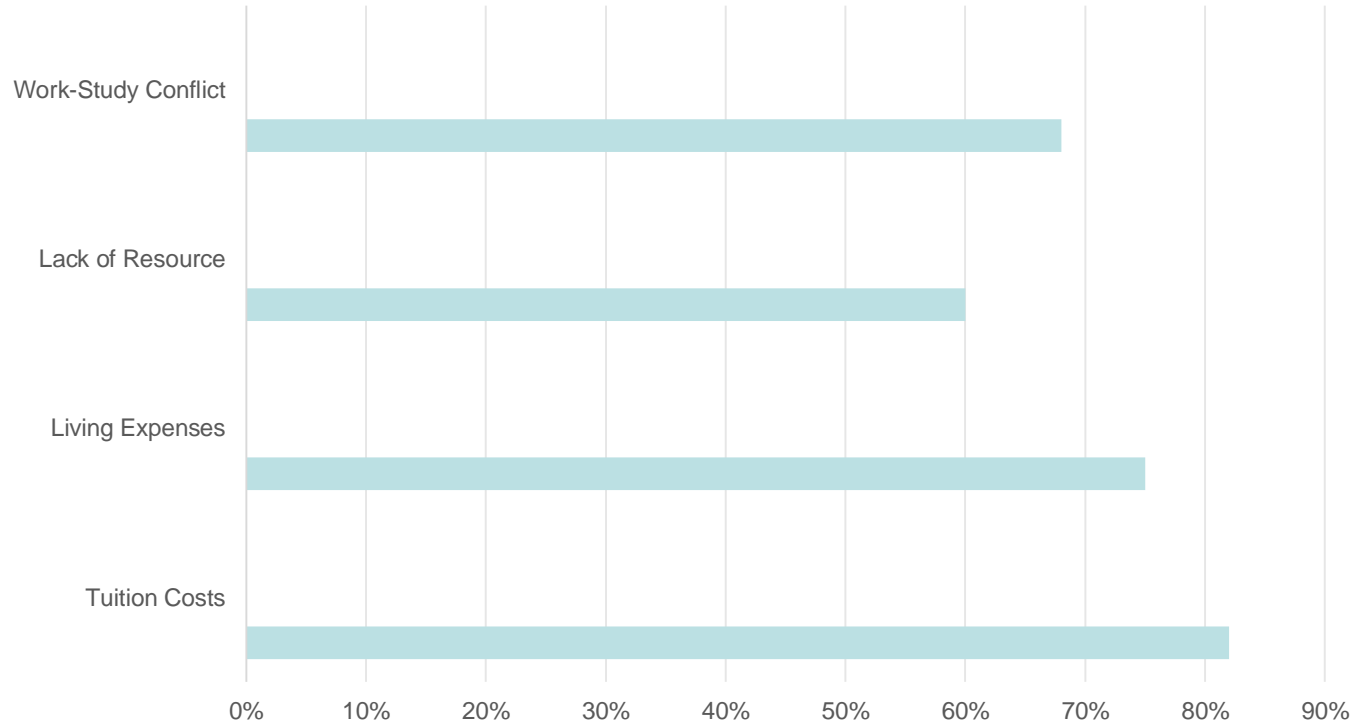
KEY FINDINGS – EFFECTIVENESS OF FINANCIAL AID

- Positive Impacts: Financial aid reduces stress and improves academic focus for recipients.
- Challenges:
 1. Complex application processes deter applicants.
 2. Limited awareness of programs like PIP and MBKM.
 3. Strict eligibility criteria exclude some deserving students.

QUALITATIVE INSIGHTS

- Participant Voices (Quotes):
 - 1. *“I work nights to pay for school, but I’m always tired and falling behind.”* - Participant A
 - 2. *“I didn’t know about PIP until my second year; the process was overwhelming.”* - Participant B
- Themes: Balancing work and study, financial stress, lack of guidance.

SURVEY RESULTS



- “Financial barriers significantly impact low-income students’ academic experience.”

RECOMMENDATIONS

- Streamline Application Processes: Simplify forms and provide clear guidance.
- Increase Awareness: Campus workshops and online campaigns about aid programs.
- Expand Eligibility: Broaden criteria to include more low-income students.
- Collaborative Approach: Involve policymakers, universities, and community organizations.

POLICY IMPLICATIONS

- Align with National Goals: Support Indonesia's vision for inclusive education.
- Long-Term Benefits: Increased graduation rates, reduced inequality, and economic growth.
- Actionable Steps: Pilot simplified aid processes in select universities.

CONCLUSION

- Financial barriers limit low-income students' access to higher education, but current aid programs are insufficient.
- Call to Action: Implement streamlined, inclusive, and well-promoted financial support systems.
- “By breaking these financial barriers, we can create a more equitable future for Indonesian students.”

T H A N K S

If you'd like to discuss this research further, please feel free to reach out at
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