

Economic Barriers To Educational Access: A Literature Review

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Abstract

Economic barriers are one of the primary factors affecting access to and the quality of education in Indonesia. Income inequality leads to disparities in educational opportunities, with students from lower-income families facing significant limitations in accessing adequate educational services. This study aims to examine the relationship between economic factors and educational access in Indonesia through a literature review approach. The findings reveal that financial constraints impact school affordability, availability of learning facilities, and students' motivation to pursue higher levels of education. Although the government allocates 20% of the national budget to education, its distribution and utilization remain uneven. Therefore, more inclusive policies are needed, such as expanding scholarship programs, reducing education costs, and improving educational infrastructure in underdeveloped regions. Collaboration among the government, communities, and the private sector is essential to ensure equitable and high-quality access to education. These efforts are expected to contribute to the development of a more competitive and globally capable human resource base.

Keywords: *Economic Barriers, Educational Access*



INTRODUCTION

Equitable and high-quality access to education is a fundamental pillar for improving human capital and promoting economic growth. Education not only serves as a tool for individual development, but also acts as a major driver for poverty reduction, social mobility, and long-term national progress. Therefore, ensuring fair and inclusive educational access for all citizens remains a top priority for any country aspiring to achieve sustainable development, including Indonesia. In Indonesia, education is recognized as a fundamental right, as stipulated in Article 31, Paragraph 1 of the 1945 Constitution, which states that “Every citizen has the right to education.” The government has demonstrated its commitment to the education sector by allocating at least 20% of the national budget (APBN) to education. This allocation includes various programs such as school operational assistance (*Bantuan Operasional Sekolah*), scholarships for underprivileged students, teacher incentives, and infrastructure development across the country.

However, despite the substantial budget allocation, significant challenges remain—particularly in ensuring equal access to education for all socio-economic groups. One of the most pressing barriers is economic hardship, which continues to hinder many low-income families from accessing decent education. Economic inequality results in uneven educational opportunities, where students from wealthier backgrounds tend to have greater access to quality education compared to their peers from disadvantaged communities. This disparity not only affects academic outcomes, but also perpetuates intergenerational cycles of poverty and social inequality.

As the fourth most populous country in the world, Indonesia faces enormous challenges in providing equitable and affordable education for all of its citizens. According to data from Statistics Indonesia (*Badan Pusat Statistik*), although school enrollment rates have improved over the past decade, large disparities persist in educational participation and achievement. These disparities exist between urban and rural areas, across provinces, and especially between economic classes. Students from low-income families often face financial difficulties that hinder their ability to continue their education, particularly at the secondary and tertiary levels.

Economic factors have been shown to play a significant role in determining the continuity of children's education. Rahmawati and Hakim (2015) found that parents' financial condition significantly affects their ability to meet their children's educational needs, including providing learning materials, access to educational technology, and covering school-related expenses. Financial hardship also has psychological effects, reducing students' motivation and aspirations to pursue further education. In many cases, children from low-income households feel they have



limited prospects, as they are often burdened by the family's economic struggles from an early age.

Further evidence from Dassucik et al. (2022) confirms that the socio-economic status of parents influences students' interest in continuing their education to higher levels. This status is measured using four indicators: power, wealth, honor, and educational attainment. The study reveals that students from families with higher socio-economic status are more likely to aspire to and pursue tertiary education. This finding highlights that access to education is not only a matter of physical availability or cost but is also shaped by the values, expectations, and aspirations that prevail within the family and social environment.

Although the Indonesian government has implemented various affirmative programs—such as the Indonesia Smart Card (*Kartu Indonesia Pintar*), the Indonesia Pintar Program (*Program Indonesia Pintar*), and the construction of schools in remote areas—challenges in implementation remain. Many of these programs do not effectively reach the most vulnerable populations due to data inaccuracies, bureaucratic inefficiencies, and lack of coordination across institutions. Geographic disparities further exacerbate the issue, particularly in remote, underdeveloped, and isolated regions (*3T areas*), where schools are often understaffed, poorly equipped, and difficult to access. In such areas, children are at high risk of dropping out or never entering the formal education system at all. The economic barrier to education affects not only individuals, but also the broader social structure. When education is not equitably accessible, social inequalities become entrenched and perpetuated over generations. The affluent gain more opportunities to access quality education—including elite schools, private tutoring, and international programs—while the poor remain trapped in a cycle of limited opportunities and low economic mobility. Without equal access, education fails to function as the great equalizer it is intended to be.

Therefore, addressing economic barriers to educational access requires comprehensive and sustainable interventions. Solutions must go beyond financial aid and include systemic reforms that improve the quality and accessibility of education for all. These efforts may involve expanding need-based scholarship programs, reducing school-related costs, improving transportation and learning facilities in poor and remote areas, and enhancing public-private partnerships in education. Collaboration between national and local governments is also critical to ensure policies are effectively adapted and implemented according to regional needs and local contexts.

Moreover, promoting educational literacy within families and communities is essential. Education must be viewed not as a financial burden but as a long-term investment. Changing this



perception will encourage parents—regardless of socio-economic background—to become more actively involved in their children's education. Community empowerment programs, parental education workshops, and public campaigns highlighting the value of education can help foster a more inclusive and participatory educational environment. By strengthening its commitment to equitable education, Indonesia can produce a more skilled, competitive, and socially cohesive workforce. Equal access to quality education is the foundation of a just society and a resilient economy. Without addressing the economic barriers that continue to restrict access to education, the vision of a "Golden Indonesia 2045" (*Indonesia Emas 2045*) will remain out of reach for many.

RESEARCH PROBLEM

Based on the background outlined and previous research findings, the research questions for this study can be formulated as follows:

1. How do economic barriers affect people's access to adequate education in Indonesia?

RESEARCH METHOD

This study employs a literature review approach. A literature review is a research method that critically examines and synthesizes knowledge, ideas, or findings found within academic-oriented literature. It aims to identify theoretical and methodological contributions to a particular topic by reviewing relevant scholarly sources. According to Widiarsa (2019), a literature review is defined as a written summary of articles from journals, books, and other documents that describe both past and current theories and information, organized according to topics relevant to a research proposal.

The data sources used in this study consist of books, scholarly journals, and other academic documents related to economic barriers to educational access. Data collection was carried out through digital searches of relevant references across academic platforms. The analysis was conducted using content analysis, involving the selection, comparison, synthesis, and interpretation of various meanings from the literature to identify themes and insights relevant to the research topic.

RESULT AND DISCUSSION

Education plays a vital role in opening up employment opportunities, improving quality of life, and shaping individual character. Through education, individuals can develop critical thinking



skills, make informed decisions, and contribute to society. Education also promotes innovation and the advancement of science and technology, thereby supporting national progress. Without education, it becomes difficult for individuals or societies to achieve sustainable welfare and development.

According to Zurwanti et al. (2023), education is a conscious and planned effort to create a learning environment where students actively develop their potential. Similarly, Amany et al. (2023) define education as a learning process aimed at developing an individual's intellectual, social, and emotional potential. Harjani (2021) adds that education is a deliberate and structured process to guide individuals into becoming independent, responsible, and knowledgeable human beings equipped with necessary skills.

Education helps enhance social welfare, provides access to better job opportunities, and drives scientific and technological progress. With quality education, a nation can grow more prosperous and globally competitive. Rambey (2022) states that the educational process involves formal, informal, and non-formal learning in developing individuals' skills and intelligence. Peristiwa et al. (2022) emphasize that education is a conscious and planned effort to create a conducive learning environment that allows learners to develop their potential in various aspects spiritual, personal, intellectual, and practical skills for social life.

Education is not limited to acquiring technical knowledge, but also involves cultivating wisdom, insight, and ethical judgment. In a broader sense, education encompasses all life-long learning experiences that positively impact individual development, whether inside or outside formal institutions. From a scientific perspective, education can be understood through various disciplines such as psychology, sociology, economics, and anthropology. From a systems approach, education is viewed as a set of interrelated elements working together to achieve the ultimate goal: to fully develop students' potential, leading to personal fulfillment and societal contribution.

In conclusion, education is a conscious and planned process for developing individuals intellectually, socially, emotionally, and spiritually. It is a lifelong endeavor that improves welfare, broadens job opportunities, and drives scientific and technological progress. Education also shapes individuals into independent, responsible, and competent members of society. As a system, it involves multiple components that collaborate to support national development.

Education Costs

Educational costs refer to all expenditures necessary to support the learning process,



including tuition fees, books, stationery, uniforms, facilities, and other operational needs. Sudarmono et al. (2021) explain that education financing includes monetary, human, or material resources that directly support effective education management. Rachmawati et al. (Harahap et al., 2024) describe education costs as the fees that must be paid by service users (i.e., parents), such as registration fees, building fees, tuition, book and uniform costs, and other facility charges. These costs are part of the marketing mix that affects consumer decisions, with many parents willing to pay more for higher-value educational services.

Education financing is closely related to economics, particularly in how costs are calculated, managed, and allocated to achieve certain goals. Harjani (2021) states that economics is the study of how people meet their needs through production, distribution, and consumption. In the context of education, economic conditions influence an individual's access to and quality of education. Zurwanty et al. (2023) and Amany et al. (2023) both point out that financial resources affect the ability of individuals or families to afford education, which in turn impacts their ability to fulfill basic needs.

In summary, education costs are necessary expenses to support learning and are influenced by a family's economic condition. Financial stability directly affects access to quality education, making the affordability of education a key factor in determining learning opportunities for individuals and society.

Access to Education

Access to education refers to the ease with which individuals can obtain educational services without barriers economic, geographic, social, or cultural. It includes the opportunity to attend school, access learning resources, and receive quality education. Sa'ad et al. (2024) state that educational access ensures equal opportunities for all individuals, especially in remote areas. Fattah (in Sa'ad et al., 2024) explains that equality in education involves both access to education and access to equally high-quality education.

Anwar (2022) emphasizes that accessibility is defined differently at various education levels. Governments are responsible for guaranteeing basic education access for all children, especially at the elementary level, which should be free of charge. However, secondary and higher education often involve tuition and other fees. Tomasevski warns that increasing education costs, particularly in secondary levels, contradict the spirit of human rights.

In conclusion, educational access is the right of every individual to receive education without economic, geographic, social, or cultural barriers. It is fundamental for creating an



equitable and inclusive society and for fostering national development.

The Impact of Economic Barriers on Educational Access in Indonesia

A stable family financial condition typically allows children to attend quality schools, receive tutoring, and gain additional learning support. In contrast, economically disadvantaged families often struggle to provide adequate educational support. Socioeconomic status significantly influences motivation and opportunity for student success. Observations in South Sangatta reveal that family income and social status are crucial to education's effectiveness as a pathway for social mobility.

Research supports this observation. Wati, Khoiriyah, and Yasin (2023) found that education quality, encouragement, and support are closely tied to a family's economic situation. Similarly, Hikamadin, Bisri, and Wahid (2023) emphasize that family socioeconomic status directly affects access to quality education. Hasan et al. (2021) also note that economic conditions influence not only material aspects but also parents' motivation and expectations toward their children's education.

Muzakkir and Yunanda (2021) highlight that children from low-income families have limited access to quality education, reducing their chances of upward mobility. Anisha (2024) affirms that family economic inequality directly impacts educational attainment. Fadly (2024) adds that children from wealthier families are more likely to attend elite schools and engage in extracurricular activities.

How Economics Affects Educational Access and Quality

Poverty and poor-quality education remain major obstacles to national development in Indonesia. Hindun, Soejoto, and Hariyati (2019) observe a direct correlation between education levels and income. According to Agustang et al. (in Larasati, 2022), Indonesia's low education quality is due to ineffective standards, poor planning, lack of clear learning objectives, and inadequate physical infrastructure, including damaged school buildings and unqualified teachers.

Disparities in educational access are also a concern, especially between urban and rural areas and between wealthier and poorer communities. High educational costs hinder students from lower-income families, leading to school dropouts or limited further education. Sinaga et al. (2023) state that low education levels result in limited skills and higher poverty levels, especially among migrants moving to cities without sufficient resources.

Efforts to improve education and reduce poverty must include collaboration between the



government and communities. The government must invest in infrastructure, teacher quality, and equitable access to education. Programs like the Family Hope Program (PKH), Non-Cash Food Assistance (BPNT), and Direct Cash Assistance (BLT) aim to support low-income families. However, challenges remain in optimizing these initiatives. Strategic actions should include expanding financial access, building an inclusive social security system, investing in health and education, and improving labor regulations to support sustainable and equitable development.

Based on various research findings, it can be concluded that the economic condition within the family environment has a very significant influence on students' academic achievement. This factor not only affects parents' ability to provide for their children's educational needs but also impacts the students' motivation and consistency in engaging in the learning process. Therefore, it is crucial for the government to strengthen education subsidy policies and broaden access to financial assistance programs specifically targeted at low-income families. These efforts aim to ensure that every child, regardless of their family's economic background, has equal rights to access quality and decent education. By doing so, educational inequality caused by economic disparity can be minimized.

Several previous studies support this perspective. For instance, **Fadlan (2022)** in his research titled *"The Influence of Family Economic Background and Education Costs on Student Motivation at SMA Negeri 1 Linggahayu"* found that a good family economic background significantly enhances student motivation. Strategies to foster student motivation include meeting students' learning needs, providing adequate learning facilities, offering emotional support, and creating a comfortable learning environment, such as a peaceful home or study space. These conditions are likely to improve student motivation and academic engagement.

Additionally, **Zurwanty et al. (2023)** in their study *"Access to Education for Children from Poor Families"* reported that children from poor families—both boys and girls—have relatively limited access to education. Contributing factors include low household income, parental perceptions that education (especially for girls) is unimportant, and a general lack of motivation among the children. This limited access often leads to early marriage, underdeveloped cognitive and emotional maturity, social envy, and slower regional development. Nevertheless, efforts by parents and communities to address these issues include offering attention and advice to children, making school activities more engaging, improving educational facilities, and enhancing road access to schools.

Furthermore, **Simanjuntak et al. (2024)** in their research titled *"The Influence of Economic Factors on Students' Pursuit of Higher Education"* concluded that there is a significant relationship



between parents' economic status and students' interest in pursuing higher education. The higher the economic standing of the parents, the greater the students' interest in continuing to university. Economic factors such as income, employment, and asset ownership positively influence students' motivation to pursue higher education. Students from more financially secure families are more likely to have both the motivation and opportunities to further their education. Besides economic factors, other influences include parental support, access to information, and students' personal aspirations. Nonetheless, the economic condition of parents remains one of the most decisive factors.

Addressing the negative impacts caused by family financial limitations is essential in the effort to enhance both the quality and equity of education. One important strategy is the provision of balanced nutrition programs and healthcare services targeting preschool-aged children, particularly in high-poverty regions. The goal is to ensure that children begin their education journey in an optimal physical and mental state, thereby increasing their readiness to learn. Ideally, such programs should not function independently but be fully integrated into the national education system to create a comprehensive (holistic) approach to supporting student development.

In addition, the author emphasizes the urgency of raising awareness among families, especially parents, regarding the importance of education as a long-term investment in their children's future. Parental education should not only focus on the value of schooling but also include aspects of household financial management so that families can allocate resources more wisely including for education. As part of a broader strategy to increase education participation rates, the author also proposes the implementation of a **mentoring program**. This program would offer guidance and support to students from disadvantaged backgrounds, helping them better understand and navigate the education system, while also providing them with the motivation and emotional support they need to succeed.

CONCLUSION

Economic barriers remain the primary obstacle to achieving equitable access to education in Indonesia, particularly for low-income families. Economic disparities lead to unequal learning opportunities, educational facilities, and support, which in turn affect the overall quality of human resources. The economic factor also influences students' motivation and social mobility, posing a risk of perpetuating the cycle of poverty. Therefore, systematic efforts are needed to ensure that education is accessible, equitable, and of high quality for all segments of society.



FUTURE DIRECTIONS

To achieve equitable access to quality education in Indonesia, future policy directions must focus on strengthening the education financing system, especially for low-income families. Economic barriers have been proven to be a major factor preventing children from vulnerable groups from obtaining adequate and sustainable education. The government needs to enhance the effectiveness and coverage of educational assistance programs such as the Indonesia Smart Card (KIP), affirmative scholarships, and school operational assistance. These support schemes must be well-targeted, transparent, and take into account the actual needs of students based on their family's economic conditions and the level of education they are pursuing.

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