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Students' Perceptions and Financial Challenges in the Absence of Local Higher Education Institutions: Evidence from a Rural Philippine Municipality

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ABSTRACT

This study examines the academic and financial implications of not having a local Higher Education Institution (HEI) in the Municipality of Ocampo, Camarines Sur, Philippines. Using a descriptive–correlational design, data were gathered through a structured survey from 63 students enrolled in tertiary institutions outside the municipality. Findings indicate that most respondents perceived the lack of a nearby HEI as influencing their academic choices, limiting access to educational opportunities, and increasing emotional and logistical challenges. Students also reported considerable financial burdens, including transportation, food, accommodation, and other education-related expenses. Spearman's rank correlation analysis revealed a statistically significant relationship between students' negative perceptions and their financial difficulties ($p = 0.01632$, $n = 63$), indicating that greater perceived disadvantage is associated with higher financial strain. These results highlight the intersection of geographic and economic barriers that constrain rural students' participation in higher education and underscore the need for localized higher education initiatives and targeted financial support programs to promote equitable access.

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1. INTRODUCTION

Higher education plays a vital role in local, national, and global development by generating knowledge, enhancing skills, and strengthening human capital [1]. Beyond academic preparation, tertiary education contributes to individuals' social mobility, career development, and overall quality of life [2]. Globally, the expansion of access to higher education is widely recognized as a strategy for economic growth, reducing inequality, and fostering workforce readiness in increasingly knowledge-driven economies [3]. These

global priorities are reflected in the United Nations' Sustainable Development Goal 4, which emphasizes inclusive and equitable quality education and calls for equal access to tertiary education regardless of geographic or economic background.

Despite these commitments, access to higher education remains uneven, particularly for students from rural and economically disadvantaged communities. From a human capital and social equity perspective, economic constraints strongly influence students' educational aspirations and decisions. Financial insecurity often discourages low-income students from pursuing higher education or even applying for scholarships, as uncertainty and low expectations shape their perceived chances of success [4]. This hesitation persists even when financial aid is available, underscoring how poverty affects not only material resources but also confidence and motivation. Decierdo et al. [5] further emphasized that financial hardship is closely linked to emotional stress, which negatively affects students' academic engagement and well-being. These challenges are compounded by the concentration of higher education institutions in urban areas, forcing rural students to shoulder additional relocation and living costs that significantly restrict their educational options [6].

Geographic accessibility is another critical factor influencing higher education participation and persistence. Studies have shown that long distances between home and school increase the risk of dropout and hinder academic completion [7]. Oneya and Onyango [8] found that longer travel distances reduce teacher–student interaction and contribute to health-related issues, resulting in lower attendance and completion rates. Similarly, Okpunukpang [9] reported that long-distance travel among tertiary students results in chronic fatigue, lateness, reduced study time, and diminished academic motivation. Living far from educational institutions also intensifies emotional, academic, and financial strain, adversely affecting students' daily learning experiences [10]. These findings highlight the importance of accessible educational infrastructure in determining student retention, academic success, and well-being.

Across Southeast Asia, disparities in higher education access persist between urban and rural populations. Educational institutions are predominantly located in urban centers, leaving students in rural and geographically isolated areas with limited or no tertiary education options nearby [11]. Geographic isolation remains one of the major barriers to higher education participation in the region, particularly for students from smaller municipalities [12]. As a result, rural students often face the compounded burden of travel, relocation, and higher living expenses, intensifying existing economic and emotional pressures.

In the Philippine context, government initiatives such as Republic Act No. 10931, or the Universal Access to Quality Tertiary Education Act, have sought to reduce financial barriers by eliminating tuition fees in state universities and colleges. While this policy has expanded access for many Filipino students, research indicates that substantial indirect costs remain a significant obstacle. Curading [13] noted that students continue to struggle with transportation, food, and accommodation expenses despite tuition-free education. Bautista and Aranas [14] further revealed persistent inequality, with only 17% of students from the poorest households enrolled in HEIs compared to 49% from the wealthiest

households. Moreover, the Second Congressional Commission on Education [15] reported that beneficiaries of the Tertiary Education Subsidy were not predominantly from the poorest sectors. These financial challenges have been shown to negatively affect academic performance and persistence, particularly among economically disadvantaged students [16].

The urban-centered distribution of HEIs further reinforces structural inequalities in access to higher education. State universities and colleges (SUCs) and their satellite campuses are largely concentrated in cities, contributing to the persistent rural–urban education gap [17]. Although expansion efforts have increased overall enrollment, these gains have disproportionately benefited urban populations, leaving many rural municipalities underserved and limiting their residents' participation in higher education [18].

This study focuses on the Municipality of Ocampo in the Province of Camarines Sur, a second-class municipality with no existing public or private higher education institution. According to data from the Philippine Statistics Authority (PSA), Ocampo has a population of 51,073, with a median age of 21.5 years, indicating a large proportion of residents in the school-age range. The municipality hosts 20 public elementary schools and 3 public secondary schools, reflecting a solid foundation in basic education. However, the absence of a local HEI represents a critical gap in the educational pathway of its youth.

While previous studies have examined barriers to higher education in general, limited research has focused on the effects of the complete absence of local HEIs in specific rural municipalities in the Philippines. Addressing this gap is essential for local government units (LGUs) and education planners seeking to design context-specific interventions for underserved communities. LGUs play a crucial role in shaping local educational landscapes by establishing and managing local colleges, which can also stimulate economic development and social mobility within the locality [19], [20].

Guided by human capital and accessibility frameworks, this study examines the experiences of students from the Municipality of Ocampo who pursue higher education outside their locality because no local higher education institution (HEI) exists. It examines students' perceptions of this absence, identifies the financial challenges they encounter while studying outside the municipality, and determines the relationship between their perceptions and the financial burdens they experience.

2. METHOD

2.1 Research Design

This study utilized a descriptive-correlational research design to examine the relationship between students' perceptions of the absence of a local higher education institution and the financial burdens they encountered in pursuing tertiary education outside the Municipality of Ocampo, Camarines Sur. This design was considered appropriate because it allowed for the systematic description of existing conditions and the analysis of possible associations among the identified variables without the need for experimental manipulation. The approach aimed to provide empirical evidence on how students' perceived lack of access to local higher education may be associated with the

financial challenges they experienced, offering insights relevant to educational planning and policy formulation in underserved municipalities.

2.2 Respondents of the Study

The respondents of the study were students enrolled in various bachelor’s degree programs in different higher education institutions during the academic year 2023–2024. A purposive sampling technique was used to select students who were residents of the Municipality of Ocampo and were pursuing tertiary education outside the locality. A total of 63 students participated in the study, representing those who were accessible and met the specific criteria at the time of data collection. While the sample size was sufficient for descriptive and correlational analyses, the use of purposive sampling and the limited number of respondents may limit the generalizability of the findings to the municipality’s student population. The respondents were enrolled in higher education institutions within the Province of Camarines Sur, as shown in Table 1.

Table 1. Distribution of Respondents by Higher Education Institution

Higher Education Institution	Number of Respondents
Ateneo de Naga University (AdNU)	1
Baao Community College (BCC)	3
Bicol State College of Applied Sciences and Technology (BISCAST)	3
Camarines Sur Polytechnic Colleges (CSPC)	4
Central Bicol State University of Agriculture (CBSUA)	18
Naga College Foundation (NCF)	7
Partido College (PC)	6
Partido State University (ParSU)	11
Pili Capital College, Inc. (PCCI)	3
Shepherdville College (SC)	5
Siena College Tigaon (SCT)	2
Total	63

2.3 Research Instruments

The primary data collection instrument used in this study was a Likert-scale survey questionnaire. The questionnaire was divided into two sections, each composed of ten items. The first section focused on the respondents’ perceptions regarding the absence of a local higher education institution in the Municipality of Ocampo. The second section addressed the financial burdens students face when studying at institutions outside their localities. The responses were measured on a five-point Likert scale, enabling the quantitative assessment of students’ perceptions and financial experiences.

2.4 Data Gathering Procedure

The data for this study were gathered through a survey questionnaire administered via Google Forms. The online format enabled the researchers to easily distribute the questionnaire to respondents currently enrolled in various higher education institutions

across the Province of Camarines Sur. The link to the form was sent directly to participants via social media and email, ensuring accessibility and ease of response. This method was chosen to accommodate the respondents' geographic distance and to facilitate efficient, safe data collection.

2.5 Data Analysis

The perceived absence of a local higher education institution and the financial burdens experienced by the respondents were assessed using a Likert scale approach. To interpret the data, modal and ranking techniques were employed. The mode was used to identify the most frequently selected response for each item, while ranking helped determine the order of intensity or agreement across the items in each section of the questionnaire.

The following were the descriptions used to interpret the results:

Table 2. Interpretation of Results

Mode	Verbal Interpretation
5	Strongly Agree
4	Agree
3	Neutral
2	Disagree
1	Strongly Disagree

Spearman's rank correlation coefficient was used to assess the association between respondents' perceptions of the absence of a local higher education institution and the financial burdens they experienced.

Spearman's rank correlation coefficient

$$\rho = 1 - \frac{6 \sum D^2}{N^3 - N}$$

2.6 Ethical Considerations

This study strictly adhered to ethical standards in conducting research involving human participants. Prior to data collection, informed consent was obtained from all respondents through a consent statement embedded in the Google Forms questionnaire. The purpose of the study was clearly explained, and participation was made entirely voluntary. Respondents were assured of the confidentiality and anonymity of their responses and that all data collected would be used solely for academic and research purposes. No personally identifiable information was required or recorded. The participants were also informed of their right to withdraw from the study at any time without penalty or consequences.

3. RESULTS AND DISCUSSION

3.1 Students' Perception of the Absence of a Local HEI

Table 3. Summary of the Responses of 63 Students Regarding the Absence of a Local Higher Education Institution in Ocampo

Item No.	Statement	5	4	3	2	1	Total
1	I believe that a local higher education institution in Ocampo would provide easier access to tertiary education.	29	31	3	0	0	63
2	I believe that the presence of a local HEI is important for student convenience.	20	37	6	0	0	63
3	I believe that the absence of a local HEI has slightly affected my academic decisions.	23	35	5	0	0	63
4	I believe that traveling to schools outside Ocampo adds inconvenience to my daily routine.	24	33	6	0	0	63
5	I believe that studying outside Ocampo limits my academic opportunities.	27	31	5	0	0	63
6	I believe that the lack of a local HEI affects the educational plans of many students in Ocampo.	26	34	3	0	0	63
7	I believe that more students would pursue tertiary education if there were a local HEI in Ocampo.	19	39	5	0	0	63
8	I believe that the absence of a local HEI discourages the youth from pursuing tertiary education.	30	28	5	0	0	63
9	I believe that the absence of a local HEI causes emotional and mental strain on students.	25	32	6	0	0	63
10	I believe that the absence of a local HEI significantly hinders the educational development of the community.	26	33	4	0	0	63

Table 3 summarizes the responses of 63 students to ten Likert-scale statements reflecting their perceptions of the absence of a local higher education institution in Ocampo. The statements address various aspects, including accessibility, academic impact, convenience, and broader effects on educational development.

Table 4. Likert Scale Analysis Using Modal and Ranking Techniques Based on the Responses of 63 Students Regarding the Absence of a Local Higher Education Institution in Ocampo

Item No.	5 (SA)	4 (A)	3 (N)	2 (D)	1 (SDA)	Total	MODE	VERBAL INTERPRETATION	RANK
1	46.031746	49.20634921	4.76190476	0	0	100	4	AGREE	8.5
2	31.7460317	58.73015873	9.52380952	0	0	100	4	AGREE	2
3	36.5079365	55.55555556	7.93650794	0	0	100	4	AGREE	3
4	38.0952381	52.38095238	9.52380952	0	0	100	4	AGREE	5.5
5	42.8571429	49.20634921	7.93650794	0	0	100	4	AGREE	8.5
6	41.2698413	53.96825397	4.76190476	0	0	100	4	AGREE	4
7	30.1587302	61.9047619	7.93650794	0	0	100	4	AGREE	1
8	47.6190476	44.44444444	7.93650794	0	0	100	4	AGREE	10
9	39.6825397	50.79365079	9.52380952	0	0	100	4	AGREE	7
10	41.2698413	52.38095238	6.34920635	0	0	100	4	AGREE	5.5

Table 4 presents a Likert-scale analysis using mode and ranking techniques based on responses from 63 students regarding the absence of a local Higher Education Institution (HEI) in the Municipality of Ocampo. The table ranks items from highest to lowest by the strength of student agreement, providing insights into the most pressing issues students face regarding the lack of a nearby college or university. Overall, the majority of responses fall under "agree," reflecting a generally shared concern about the limitations and challenges brought by the absence of a local HEI.

Ranked highest, students believe that more individuals would pursue tertiary education if there were a local HEI. This indicates that the current situation presents a psychological and motivational barrier for many students who might otherwise consider higher education. Closely following, students strongly agree that the presence of a local HEI is important for student convenience, emphasizing the daily struggles and logistical burdens of traveling to schools outside the municipality. The third-ranked item shows that many students believe the absence of a local HEI has slightly affected their academic decisions, suggesting that this issue has influenced course selection, institution choice, or enrollment timing. In fourth place, students agree that the lack of a local HEI affects the educational plans of many students in Ocampo, which may relate to reduced access to preferred programs, learning resources, or support networks.

Items ranked fifth to seventh reveal additional challenges that, while still important, were perceived with slightly less intensity. Students express that traveling to schools outside Ocampo adds inconvenience to their daily routine, citing time, cost, and energy as key concerns. The belief that the absence of a local HEI significantly hinders the educational development of the community ranks fifth as well, indicating that students see the clear practical benefits of having an institution nearby. Seventh, students note that the absence of a local HEI causes emotional and mental strain, highlighting an awareness of the broader, long-term effects of limited higher education infrastructure on Ocampo's growth and progress.

Ranked eighth to tenth are statements that, while still agreed upon by most, were perceived as relatively lower concerns. Students believe that a local higher education institution in Ocampo would provide easier access to tertiary education, and also agree that studying outside the municipality limits academic opportunities. However, the lower rank suggests that other factors—such as financial capacity, family obligations, or personal

motivation—also affect this decision. Finally, ranked lowest is the belief that the absence of a local HEI discourages youth from pursuing tertiary education, suggesting that, while this is recognized, it is more often viewed as a general community issue than an immediate personal concern. Overall, the analysis reveals a clear and strong student desire for more accessible, convenient, and community-centered higher education opportunities.

3.2 Perceived Financial Burden of Studying Outside Ocampo

Table 5. Summary of the Responses of 63 Students on the Financial Burden of Pursuing Tertiary Education Outside Ocampo

Item No.	Statement	5	4	3	2	1	Total
1	I believe that studying outside Ocampo requires additional spending compared to studying locally.	16	43	4	0	0	63
2	I believe that daily transportation costs take up a portion of my personal or family budget.	21	35	7	0	0	63
3	I believe that spending on meals away from home adds to my daily educational expenses.	20	37	6	0	0	63
4	I believe that paying for school materials and projects becomes more difficult because of other living costs.	16	42	5	0	0	63
5	I believe that living away from home requires financial adjustments for rent or boarding.	14	38	11	0	0	63
6	I believe that my family has to reduce spending on other needs to support my education.	17	37	9	0	0	63
7	I believe that unexpected costs (e.g., medical needs, school fees) are harder to manage while studying away from Ocampo.	20	34	9	0	0	63
8	I believe that limited financial resources sometimes affect my academic performance.	20	35	8	0	0	63
9	I believe that I have experienced stress due to the financial responsibilities of studying outside Ocampo.	20	33	10	0	0	63
10	I believe that the overall financial demands of tertiary education outside Ocampo significantly affect my well-being.	22	34	7	0	0	63

Table 5 summarizes the responses of 63 students to ten Likert-scale statements designed to assess the financial challenges they face in pursuing tertiary education outside the Municipality of Ocampo. The statements cover specific areas, including transportation, meals, rent, school expenses, and overall financial well-being.

Table 6. Likert Scale Analysis Using Mode and Ranking Techniques Based on the Responses of 63 Students on the Financial Burden of Pursuing Tertiary Education Outside Ocampo

Item No.	5 (SA)	4 (A)	3 (N)	2 (D)	1 (SDA)	Total	MODE	VERBAL INTERPRETATION	RANK
1	25.3968254	68.2539683	6.34920635	0	0	100	4	AGREE	1
2	33.3333333	55.5555556	11.1111111	0	0	100	4	AGREE	6.5
3	31.7460317	58.7301587	9.52380952	0	0	100	4	AGREE	4
4	25.3968254	66.6666667	7.93650794	0	0	100	4	AGREE	2
5	22.2222222	60.3174603	17.4603175	0	0	100	4	AGREE	3
6	26.984127	58.7301587	14.2857143	0	0	100	4	AGREE	4
7	31.7460317	53.968254	14.2857143	0	0	100	4	AGREE	8.5
8	31.7460317	55.5555556	12.6984127	0	0	100	4	AGREE	6.5
9	31.7460317	52.3809524	15.8730159	0	0	100	4	AGREE	10
10	34.9206349	53.968254	11.1111111	0	0	100	4	AGREE	8.5

Table 6 presents a Likert-scale analysis using mode and ranking techniques based on responses from 63 students regarding the financial burden of pursuing tertiary education outside Ocampo. The table organizes statements from the highest to the lowest level of agreement, offering a clear picture of the economic challenges that students and their families face due to the absence of a local higher education institution. Most responses fall under "agree," indicating that students share common financial struggles related to transportation, living costs, and personal well-being.

Ranked highest, students strongly agree that studying outside Ocampo requires additional spending compared to studying locally. This shows a clear recognition that going to school in another town or city increases overall expenses and adds financial pressure. Ranked second, students agree that paying for school materials and projects becomes more difficult because of other living costs, suggesting that competing daily needs limit their ability to meet academic requirements fully. In third place, students believe that living away from home requires financial adjustments for rent or accommodation, showing that finding a place to stay adds significant pressure for those who cannot commute daily.

Items in the middle ranks reflect common daily expenses and budgeting compromises. Students agree that spending on meals away from home adds to their daily educational expenses, and that their family has to reduce spending on other needs to support their education. Meanwhile, students recognize the cost of daily transportation and the impact of limited financial resources on academic performance.

Lower-ranked statements reveal less dominant, but still important, financial concerns. Students agree that unexpected costs—such as medical needs or miscellaneous school fees—are harder to manage while studying away from Ocampo, and also that the overall financial demands of tertiary education significantly affect their well-being. Finally, ranked lowest is the belief that students experience stress due to the financial responsibilities of studying outside Ocampo, suggesting that while financial stress is present, it may be less immediately acknowledged or openly expressed by respondents.

3.3 Relationship Between Students' Perception of HEI Absence and Financial Burden

Table 7. Correlation Between Students' Perception of the Absence of a Local Higher Education Institution and the Financial Burden of Pursuing Tertiary Education Outside Ocampo

Variables	Sample size	p-value
Perception of the Absence of Local HEI - Financial Burden in Pursuing Tertiary Education	63	0.01632

Table 7 presents the correlation result between students' perception of the absence of a local Higher Education Institution (HEI) and the financial burden of pursuing tertiary education outside Ocampo. The Spearman correlation yielded a p-value of 0.01632 with a sample size of 63, indicating a statistically significant relationship between the two variables at the 0.05 level. This suggests that as students' negative perception of the absence of a local HEI increases, their reported experience of financial burden also tends to increase. The result implies that students who view the lack of a local HEI more critically are also more likely to associate it with increased educational expenses such as transportation, meals, accommodation, and other costs incurred when studying outside their municipality.

3.4 Discussions

The absence of a local higher education institution (HEI) in Ocampo was consistently identified by students as a major concern, as it creates psychological, logistical, and academic barriers to pursuing tertiary education. This finding aligns with Pineda I. [21], who reported that students located farther from educational institutions face greater challenges in accessing and succeeding in higher education. Respondents emphasized that the presence of a nearby HEI would reduce travel time, transportation expenses, and stress, making daily academic life more manageable. This observation supports the findings of Taylor and Mitra [22], who noted that proximity to educational institutions improves student participation, well-being, and academic outcomes. Several students also indicated that the lack of a local HEI influenced their academic decisions by limiting available course options and institutional choices. This result is consistent with Brownie et al. [23], who found that distance from higher education institutions significantly affects students' program selection, institutional preference, and academic achievement. These patterns reflect the principles of the spatial inequality framework, which explains how geographic location systematically shapes access to educational opportunities.

Financial challenges associated with studying outside the municipality were also strongly evident in the students' responses. Many participants reported that pursuing tertiary education away from Ocampo requires greater financial investment, placing additional strain on both students and their families. Difficulties affording school materials, projects, and other academic requirements were frequently attributed to the high cost of daily living. This finding aligns with Axel et al. [24], who observed that college students often struggle to manage competing expenses related to food, transportation, personal

3

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685

24

needs, and academic demands. Living away from home was identified as a particularly significant source of financial pressure, especially due to rental and accommodation costs. This observation is consistent with Braim et al. [25], who found that students residing in dormitories or rented housing often contribute to increased financial burdens on households with limited resources. These experiences illustrate how the absence of a local HEI amplifies the economic demands of higher education for rural students.

The significant relationship between students' negative perceptions of the absence of a local HEI and their reported financial burdens indicates that the interaction of geographic and economic constraints shapes accessibility to higher education. This finding aligns with Delavande and Zafar [26], who demonstrated that financial limitations play a critical role in shaping students' academic and institutional choices. In this context, the lack of a nearby HEI intensifies financial pressures related to transportation, accommodation, and daily living expenses, further narrowing students' educational options. These results are consistent with accessibility models that emphasize how distance and cost jointly influence participation in higher education.

4. CONCLUSION

10

This study highlights the consequences of limited geographic access to higher education for rural students and demonstrates how the absence of a local institution affects academic participation and financial burden. The findings emphasize the need for localized and context-specific strategies to improve access to tertiary education in municipalities without existing colleges or universities. In this way, the study contributes to the limited literature on educational access inequity in rural Philippine contexts, providing empirical evidence at the municipal level.

The results offer important insights for local policymakers and education planners. Local government units can explore partnerships with state universities and colleges to establish satellite campuses or consider developing a municipal tertiary institution. In the short term, providing student support programs such as transportation assistance, educational subsidies, or locally funded scholarships can help reduce the financial burden on students studying outside the municipality. These measures can improve participation and support academic success while longer-term solutions are being developed.

The study also suggests directions for future research. Including parents or guardians could provide a deeper understanding of household-level decision-making and financial considerations related to tertiary education. Future studies may also examine students' preferred degree programs to identify areas of demand within rural municipalities. Expanding the sample size and including students from multiple municipalities would enhance the representativeness of the findings and enable broader comparisons. Conducting such studies in other rural areas could generate comparative insights and inform community-based and policy-responsive strategies to increase access to higher education.

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