

Policy Analysis of Higher Education Financial Aid for Low-Income Communities: A Case Study of Tangerang City, Indonesia

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Abstract

Keywords

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Higher education is an important tool to improve the quality of human resources and support social mobility. However, many low-income people (MBRs) are hampered to access higher education due to cost limitations. Higher education assistance programs such as KIP Lecture are the solution to overcome these financial barriers. This study aims to analyze the policy of the higher education fee assistance program for the poor in Tangerang City using the Chambers social policy analysis framework. The method used was a descriptive qualitative approach, with data obtained through in-depth interviews with informants consisting of relevant officials in the Social Service, program managers, and beneficiaries. The results of the study show that this policy is effective in providing tuition assistance through direct transfers, but there are still challenges related to the sustainability of assistance, administrative difficulties in the verification process, and limitations in ensuring student graduation. Nevertheless, this policy has had a positive impact in reducing the burden of education costs for poor families. The study recommends improvements in terms of aid sustainability, strengthening long-term outcome indicators, and designing policies that are more responsive to the needs of beneficiaries, to ensure that the program can achieve its social goals optimally and sustainably.

INTRODUCTION

Education is a fundamental human right and is an important foundation for the implementation of other rights (Edeji, 2025; Faturoti, 2022; Holmes & Miao, 2023). Since the end of World War II, global attention to human rights has increased and given birth to various international instruments such as the Universal Declaration of Human Rights (UDHR) 1948 and the International Covenant on Economic, Social and Cultural Rights (ICESCR) 1966 which explicitly guarantee the right to education (Edeji, 2024). Nevertheless, despite the international legal framework that has established education as a universally guaranteed human right, its implementation still faces serious challenges (Beiter, 2023; Duerawee, 2025; Edeji, 2025; Simbo, 2025).

UNESCO's Global Education Monitoring Report 2024/5 (2025) noted an increase in access to education. Since 2015, there has been an increase of more than 110 million children and adolescents entering school. The graduation rate also continues to increase albeit slowly. From 2015 to 2023, the elementary school graduation rate increased from 85% to 88% and the junior high school graduation rate increased from 74% to 78%. The high school graduation rate

increased from 53% to 59%. Despite showing an improvement trend, global education achievements still leave various interrelated structural challenges. There has been a decrease in the number of out-of-school children from 17.2% in 2015 to 16.1% in 2023. Among school-age children, adolescents and youth, the rate of out-of-school children is 33% in low-income countries, 19% in lower-middle-income countries, 8% in upper-middle-income countries and 3% in high-income countries. Globally, about 10% of elementary school-age children, 14% of junior high school-age adolescents and 30% of high school-age youth are out of school.

In addition to the decline, there was also stagnation in vulnerable groups where there were 251 million children and adolescents who were still out of school (UNESCO, 2024a). Stagnation occurred around or shortly before 2015. It predates COVID-19 and does not appear to be related to the pandemic (Mazrekaj & De Witte, 2023; United Nations, 2023). This figure has only decreased by 3 million or 1% since 2015, much slower than the previous 8 years which reached a decrease of 43 million or 14% therefore the rate of progress has slowed by more than 90% (UNESCO, 2024b). This estimate does not describe a portion of the population affected by the crisis where the data collection process has been broken (Education Cannot Wait, 2023; Global Partnership for Education, 2024).

Violent conflict is the main obstacle to the progress of global education. The war damaged school infrastructure and restricted access to basic services. Armed conflict is the most destructive factor for the stability of education today. In countries not affected by conflict, only 4.4% of poor people have children who drop out of school, but this figure jumps to 17.7% in war-torn countries

There were about 3,000 attacks on educational facilities in 2022. As of July 2024, 61% of schools in Gaza have been directly attacked. The war in Sudan has damaged more than 10,400 schools, leaving 19 million children without access to education, while in Afghanistan a decade of conflict has massively disrupted the education system. About 6 out of 10 children drop out of school due to social norms and poverty. The proportion of poor households with children dropping out of school increased from 35% to 43.8% between 2015-2023 and a ban on education for girls above the sixth grade is expected to deprive a generation of women of their basic rights.

METHOD

This study used a descriptive qualitative approach that aims to identify and analyze the policy of the social assistance program for the cost of education at the university level for the poor in Tangerang City. This research focuses on an in-depth understanding of the policy context through the analysis of policy documents and academic literature. The analytical tools used refer to the framework of social policy analysis according to Chambers.

The method of determining the sample and informants used is purposive sampling where documents, articles, data sources and informants are deliberately selected based on their relevance and contribution to the analysis of social policy of education assistance in Tangerang City. Prioritized sources include Tangerang Mayor Regulation Number 87 of 2022, supporting documents for policy implementation, and scientific research using the Chambers framework in the context of social policy. The selected participants are considered to know the most about the conditions to be studied.

Data collection in this study was carried out through two main methods, namely in-depth interviews and literature studies. The in-depth interview was conducted directly with key informants who have direct knowledge and responsibility for the program, namely the Head of the Social Service, the Head of the Family and Poor Empowerment Working Team and the program manager at the Tangerang City Social Service. These interviews are conducted face-to-face using pre-prepared question guides to ensure direction.

The interviews also involved other informants representing the local government in social assistance policies, as well as 13 beneficiaries representing each of the 13 sub-districts in Tangerang City. The interviews were conducted in an open and interactive atmosphere to explore the participants' perceptions and experiences of the implementation of the program.

Table 1. Research Informant

Yes	They report	Quantity	Data Collection Methods	Information to obtain
1.	Head of the Tangerang City Social Service	1 Person	In-Depth Interviews	<ul style="list-style-type: none"> Goals and Objectives Forms of Benefits and Services
2.	Head of Bappeda	1 Person		<ul style="list-style-type: none"> Eligibility Rules
3.	Head of BPKD	1 Person		<ul style="list-style-type: none"> Administration and Service Delivery
4.	Head of Inspectorate	1 Person		<ul style="list-style-type: none"> Financing Policy Interactions Adequacy
5.	Head of the Family and Poor Empowerment Work Team of the Tangerang City Social Service	1 Person	In-Depth Interviews	<ul style="list-style-type: none"> Equity Efficiency
7.	Program Manager	1 person	In-Depth Interviews	
9.	Beneficiaries	13 People	In-Depth Interviews	

Furthermore, library research is carried out by examining various relevant documents and literature. The sources studied include official documents of regional policies, books, scientific journals, laws and regulations, government reports, and other academic publications. This literature study aims to identify the themes, concepts, and elements of educational social assistance policies based on Chambers' analytical framework. In this approach, the researcher seeks to understand in depth the context of the policy and the social values behind it through a critical analysis of the content of the document (Creswell, 2014).

The main instrument in this research is the Chambers framework-based document analysis tool, which consists of indicators to evaluate policies on the six main elements mentioned earlier. The researcher also compiled a document content analysis guide as a tool to extract and categorize the information contained in each data source.

The data that has been collected will be processed using content analysis and thematic analysis. The data is classified according to the elements of the Chambers policy, and then analyzed to identify the trends, advantages, weaknesses, and impacts of those policies. This process includes data reduction, presentation of data in the form of an analytical narrative, and drawing conclusions based on contextual and normative interpretation of data.

The location of this research is administrative, namely in Tangerang City, Banten Province, with a focus on regional policies issued by the Tangerang City Government in 2025.

RESULT AND DISCUSSION

Goals and objectives

Based on the framework of social policy analysis, according to Chambers, the objectives of the Student Social Assistance Program in Tangerang City show a layered policy character, including manifest and latent goals as well as differentiations between intermediate goals and final goals. Explicitly, the program is designed to protect poor students from the risk of dropping out of college through financial aid, while implicitly the program contains a transformative orientation in the form of breaking the intergenerational poverty chain through increased access to higher education. This formulation of goals places education as a strategic instrument of welfare development, in line with Chambers' view that social policy goals reflect normative values and the direction of development to be achieved. In the perspective of James Midgley's social investment theory, the orientation of the program's objectives shows a shift from a consumptive approach to human capital strengthening.

The intermediate objectives of the program, such as reducing the burden of education costs, reducing the risk of dropping out of college, and increasing motivation to learn, serve as an intervention stage that allows the achievement of the ultimate goal of social mobility and economic independence of poor families. The findings of the study show that these intermediate objectives are relevant to the needs of beneficiaries and can be operationally controlled, thus supporting consistency between policy design and implementation.

However, this discussion also shows that the measurability of program goals is still stronger at the output level than long-term outcomes. Indicators such as the number of recipients, budget absorption, and frequency of aid distribution are relatively easy to measure, while indicators that reflect the ultimate goals such as increasing social mobility, sustainability of studies until graduation, or improving family welfare have not been fully operationalized systematically. In Chambers' framework, this condition has the potential to create an evaluation bias that focuses too much on administrative achievements, while the substantive impact of policies on social welfare is difficult to measure consistently.

Thus, even though the Student Social Assistance Program in Tangerang City has met the measurable aspects of the objectives at the level of planning and administrative implementation, strengthening the long-term outcome indicators is still needed. Without the development of indicators that are able to capture the impact of policies more comprehensively, the measurability of goals risks stopping at measuring bureaucratic performance, not on achieving social welfare goals that are the main mandate of policies.

Figure 1 Synthesis of the Goals and Objectives of the Tangerang City Student Social Assistance Program and Evaluation of Policy Values Based on the Chambers Framework

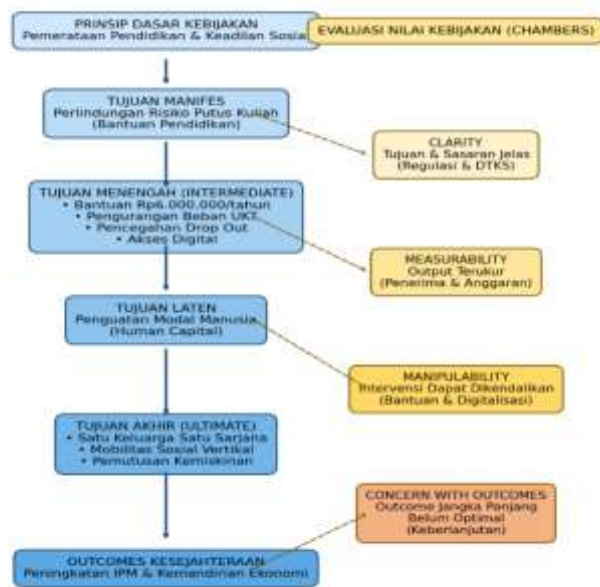


Figure 1 Synthesis of the Goals and Objectives of the Tangerang City Student Social Assistance Program and Evaluation of Policy Values Based on the Chambers Framework

Processed by the author based on Chambers (2012); Midgley (2014); Spicker (2014).

Overall, the objectives and objectives of the Student Social Assistance Program in Tangerang City have been formulated with a relatively strong level of clarity and measurability, and show a social policy orientation that is in line with the social investment paradigm as stated by Chambers and Midgley. This program not only targets short-term financial burden reduction, but also contains a transformative agenda in the form of strengthening human capital and breaking the intergenerational poverty chain. The intermediate objectives of the program are designed on variables that are administratively controllable and relevant to the needs of the beneficiaries, thus allowing policy interventions to be carried out operationally.

However, the results of the discussion also show that the orientation of the long-term results of the program has not been fully institutionalized in the design of policy implementation. The lack of sustainability of assistance and the limitations of outcome indicators have the potential to weaken the consistency between the end goals and intervention mechanisms, and increase the risk of shifting policy focus from achieving welfare to simply fulfilling administrative outputs. In Chambers' evaluative perspective, this condition emphasizes the importance of strengthening sustainability design and results-orienting so that policy objectives are not only clear and measurable, but also effective in realizing social mobility and the welfare of the poor in a sustainable manner.

Forms of benefits and services

Based on the results of the research, the form of benefits and services in the Higher Education Cost Social Assistance Program in Tangerang City shows policy choices that are conceptually aligned with the framework of social policy analysis according to Social Policy and Social Programs. Chambers classifies social policy benefits into different types, ranging

from material goods, professional services, to cash assistance, each of which reflects a particular choice of values and policy orientation. In this context, the education assistance program in Tangerang City expressly chooses a cash benefits scheme in the form of a fund transfer of Rp6,000,000.00 per year which is channeled directly to the recipient's student account.

In Chambers' terminology, this form of benefit falls into the category of hard benefits, which are benefits that have direct economic value and provide real purchasing power for the recipient. The choice of cash benefits reflects a policy orientation that emphasizes consumer sovereignty, where recipients are given the flexibility to prioritize the use of assistance according to their actual needs.

The findings of the study show that this flexibility is very relevant for poor students who face a variety of educational needs, ranging from tuition fee payments, the purchase of learning equipment, to supporting living expenses. In Chambers' framework, this approach is seen as more respectful of individual autonomy than the assistance of goods or services that are more restrictive.

In addition to the normative dimension, the selection of cash benefits also shows strong administrative rationality. The distribution mechanism through direct payments (LS) to student accounts and the support of the TangerangLive digital system show the local government's efforts to minimize bureaucratic intermediaries, reduce transaction costs, and reduce the risk of irregularities in the procurement process. In Chambers' perspective, the design of this kind of service reflects the principles of efficiency and administrative simplicity that are essential characters of modern social policy. The digitization of services also contributes to reducing the potential stigmatization of aid recipients, as the registration and verification process can be done privately without excessive social exposure.

However, Chambers also cautioned that cash benefits contain the risk of substitutability, which is the possibility that aid funds could be used for needs outside of the program's main objectives. Empirical findings show that there is a tension between the flexibility of the use of funds and the need for states to maintain the alignment of aid use with policy mandates. To respond to these risks, local governments implement social and administrative control mechanisms, such as socialization, integrity pacts, and accountability reporting obligations. This approach reflects an effort to balance the value of consumer sovereignty with the demands of public accountability, as debated in the social policy literature.

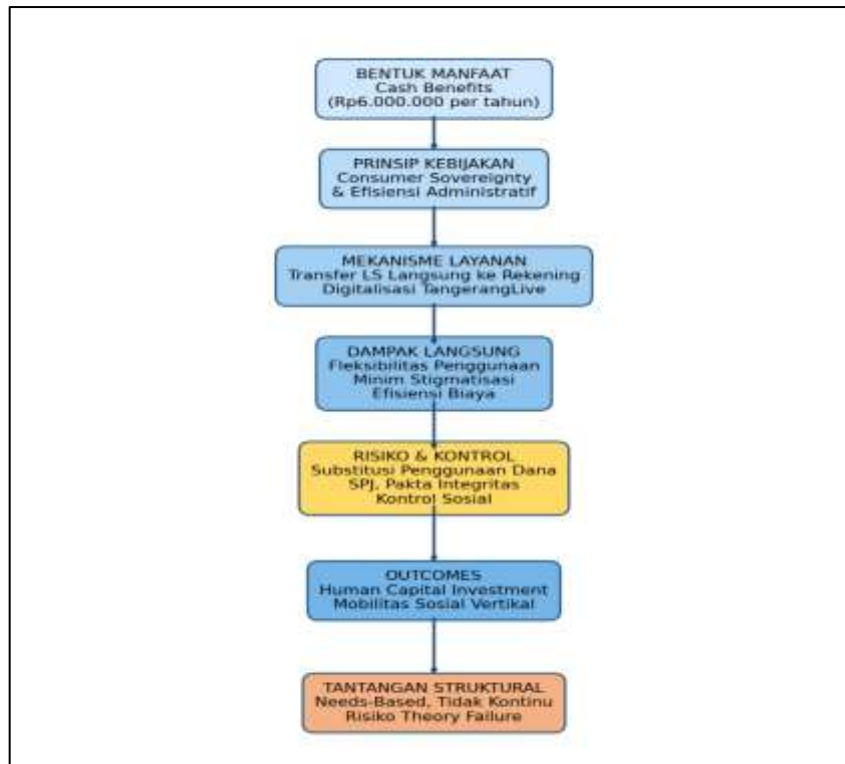


Figure 2 Synthesis of Benefits and Services of the Tangerang City Higher Education Social Assistance Program Based on the Chambers Framework.

Source: Processed by the author based on Chambers (2012); Gilbert & Terrell (2012); Esping-Andersen (1990); Midgley (2014); Spicker (2014)

Eligibility Rules

Analysis of the elements of the Eligibility Rules in the Higher Education Cost Social Assistance Program in Tangerang City shows that this policy design is consciously built on the principle of selectivity as the main instrument of social justice. In the framework of social policy, according to Donald Chambers, the eligibility rule does not solely function as an administrative mechanism to screen recipients, but rather as a reflection of the normative value of the state in defining who is considered "worthy" of public intervention as well as how poverty and social need are understood in the context of higher education.

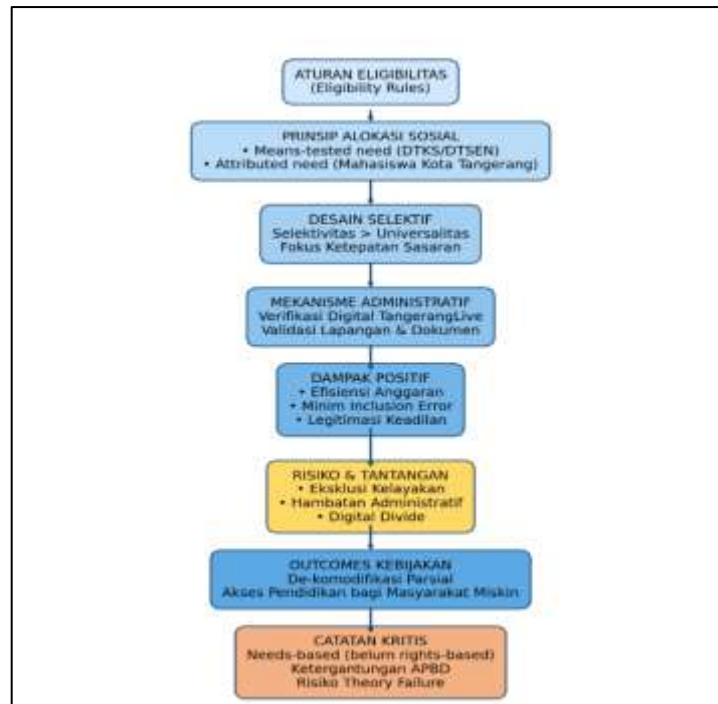


Figure 3 Synthesis of Eligibility Rules for the Tangerang City Higher Education Social Assistance Program Based on the Chambers Framework

Source: Processed by the author based on Chambers (2012); Gilbert & Terrell (2012); Esping-Andersen (1990); Gabel (2016); Spicker (2014).

Referring to Chambers, this program combines two main principles of social allocation, namely means-tested need and attributed need. The means-tested need principle is realized through the requirements for membership in DTKS/DTSN, which measures the economic condition of individuals administratively. Meanwhile, the principle of attributed need is applied through restrictions on target groups on active students domiciled in Tangerang City. This combination confirms that policies are not universal, but selective, with a focus on groups that are seen as experiencing structural barriers to accessing higher education.

Empirical findings show that selectivity is understood by policy implementers as a form of justice based on targeting accuracy. The emphasis on decile classifications 1–5 reflects a sense of justice that is oriented towards the proportionality of needs, rather than numerical equity. Within Chambers' evaluative framework, this eligibility design has a strong fit with social problem analysis, as it directly targets poor students who face cost constraints as a major factor in dropping out of college. At the same time, this design aims to minimize inclusion error, namely the entry of individuals who do not meet economic criteria as recipients of assistance.

The implication of this selective eligibility design is the emergence of a tension between goal-correctness, accessibility, and sustainability of benefits. As Paul Spicker points out, when social policy is judged solely by strict selection and administrative compliance, there is a risk of shifting the focus from achieving long-term outcomes to simply controlling services. In this context, an eligibility pattern that is not accompanied by sustainability guarantees has the potential to weaken the cause-and-effect relationship between policy interventions and the ultimate goal of completing education and social mobility.

Thus, although the eligibility rules of the Higher Education Social Assistance Program in Tangerang City are normatively and administratively strong, their effectiveness in realizing substantive social justice still depends on the balance between selectivity, ease of access, and consistency of policy interventions.

Administration and Services Delivery Structure

In social policy analysis, according to Donald Chambers, administration and service delivery are key elements that link policy design to the real experiences of beneficiaries. These elements assess how effectively policy objectives, benefits, and eligibility rules are translated into public services. Chambers identifies four main dimensions to evaluate this effectiveness: service integration, accessibility, accountability, and service continuity.

In the case of the Higher Education Cost Social Assistance Program in Tangerang City, the study found strong institutional integration, with Bappeda coordinating between various agencies like the Social Service, BPKD, and Kominfo (2024). This ensures alignment with regional development plans. However, initial implementation saw some conflicts between agencies, resolved through role consolidation by Bappeda, showing that integration results from ongoing negotiation and administrative learning.

Accessibility has improved significantly through digital transformation with the TangerangLive application, reducing transaction costs for beneficiaries. The application of digital tools improves service accessibility, crucial for disadvantaged groups with limited resources. Verifiers also play a critical role in ensuring data accuracy and fairness, ensuring the policy's credibility and alignment with its objectives.



Figure 4 Synthesis of Administration and Service Provision of the Tangerang City Higher Education Social Assistance Program Based on the Chambers Framework

Source: Processed by the author based on Chambers (2012); Gilbert & Terrell (2012); Spicker (2014); Gabel (2016); Midgley (2014).

Continuity of Service is the weakest point in the administrative structure of the program. Chambers emphasized that social services must be sustainable in order to be able to produce long-term impacts. However, the results of the study show that assistance is provided in continuously (intermittently), so it has not been able to guarantee student assistance until graduation.

This uncertainty has a direct impact on study planning and the psychological calm of the beneficiaries. From Paul Spicker's perspective, this condition risks causing theory failure, because policy interventions do not consistently lead recipients to the ultimate goal of completing education and social mobility. Shirley Gatenio Gabel's (2016) analysis strengthens this finding by showing that the program is still needs-based and depends on the capacity of the annual APBD, so it is not yet a right that is guaranteed in a sustainable manner.

Financing Method

Financing plays a crucial role in the sustainability and effectiveness of social policies. In the case of the Higher Education Cost Social Assistance Program in Tangerang City, the funding is fully sourced from the Regional Revenue and Expenditure Budget (APBD), which depends on local tax revenue. This makes the program highly reliant on the fiscal capacity of local governments, and its sustainability is sensitive to fluctuations in the APBD. The program uses a direct payment mechanism (LS) from BPKD to student accounts, which is efficient and reduces bureaucratic inefficiencies. However, the assistance amount of IDR 6,000,000 per year is uniform, while students' tuition fees vary. For those with low tuition fees, the assistance is adequate, but for those with higher fees, it covers only a portion of the costs, leading to what Chambers terms "proportional inequity." This disparity highlights the need for better alignment between the aid provided and the actual needs of recipients.



Figure 5 Synthesis of Financing for the Tangerang City Higher Education Social Assistance Program Based on the Chambers Framework

Source: Processed by the author based on Chambers (2012); Gilbert & Terrell (2012); Spicker (2014); Midgley (2014).

The results of the study show that the unsustainable pattern of aid gives rise to financial uncertainty, psychological pressure, and study planning difficulties for recipient students. The insynchronization between the character of routine tuition fees and intermittent aid is a major source of academic vulnerability. In Paul Spicker's framework, this condition risks causing theory failure, because policy interventions do not consistently lead recipients to the ultimate goal of graduation and social mobility.

Overall, the financing of the Higher Education Cost Social Assistance Program in Tangerang City shows strength in terms of transfer efficiency and fiscal compliance, but faces serious challenges in the dimensions of adequacy and stability. Without improvements in these two dimensions, financing risks becoming a major limiting factor in the optimal achievement of social policy objectives.

Interaction Between Elements

The interaction between policy elements is crucial for the overall coherence and effectiveness of policies. Chambers emphasized that elements like objectives, benefits, eligibility rules, service delivery, and financing must be aligned, as any mismatch can undermine their positive impact. In the case of the Higher Education Cost Social Assistance Program in Tangerang City, the policy is generally consistent at the formulation stage, with clear alignment between its purpose ("One Family, One Scholar") and eligibility rules that target poor students. Cash assistance of IDR 6,000,000 per year is intended as a human capital investment, not just consumptive aid.

An important interaction is the disentitlement mechanism, which prevents recipients from receiving benefits from multiple sources. This mechanism enhances fairness and efficiency, allowing resources to reach more students in need. However, there is a critical misalignment between the program's long-term objectives and its financing method, as aid is provided in annual intervals rather than continuously. This lack of financial consistency creates uncertainty and disrupts students' educational planning, undermining the program's transformative goals. Strengthening the continuity of financing is essential to ensure that the policy effectively achieves its long-term objectives.

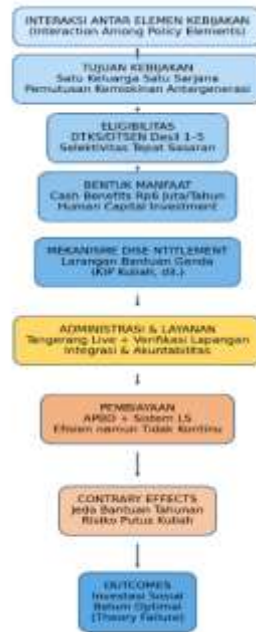


Figure 6. Synthesis of Interaction Between Policy Elements of the Tangerang City Higher Education Social Assistance Program Based on the Chambers Framework

Value Criteria Analysis

The study reveals that the dominance of equity and efficiency values in the Higher Education Cost Social Assistance Program in Tangerang City reflects local governments' ideological and technocratic choices, responding to fiscal limitations and the complexities of higher education social issues. The policy prioritizes proportional justice over universal equality, targeting the poorest deciles (1–5) to allocate benefits. However, while the state has reduced students' dependence on the education market, it has not fully alleviated the economic risks associated with higher education, particularly for students with high tuition fees (UKT).

The policy also emphasizes efficiency, with cash assistance, digital services, and direct payments to reduce transaction costs and bureaucratic complexity. While administratively efficient, the policy faces challenges in ensuring adequacy and sustainability. The imbalance between short-term efficiency and long-term goals may hinder the policy's effectiveness in achieving social mobility and breaking the poverty cycle, creating internal tensions between policy values.



Figure 7 The Interaction of Adequacy, Equity, and Efficiency in the Six Elements of Tangerang City Higher Education Social Assistance Policy

Sources: (Chambers & Bonk, 2013), Gilbert & Terrell (2012), Esping-Andersen (1990), Paul Spicker (2014) (Data processed)

This discussion emphasizes that the main challenge of policy lies not in technical design or normative intention, but in the reconciliation of values between equity, efficiency, and adequacy so that policies do not stop as temporary interventions, but are able to function as instruments of sustainable social development.

CONCLUSION

The Higher Education Cost Social Assistance Program in Tangerang City, as analyzed through the Chambers social policy framework, demonstrates a policy design that is normatively coherent and administratively functional in addressing the financial barriers faced by low-income communities (Masyarakat Berpenghasilan Rendah/MBR) in accessing higher education. The program's objectives are clearly formulated around both intermediate goals — reducing tuition burden and dropout risk — and transformative long-term goals such as breaking the intergenerational poverty cycle, aligning with Midgley's social investment paradigm. Cash benefits delivered through direct transfers (LS) to student accounts reflect a sound choice of consumer sovereignty, administrative efficiency, and reduced stigmatization. Eligibility rules based on DTKS/DTSN membership and decile classification 1–5 demonstrate strong selectivity that is normatively justified. However, critical weaknesses persist across several policy dimensions: the intermittent, non-continuous nature of aid delivery creates financial uncertainty and study planning difficulties for beneficiaries; the uniform aid amount of IDR 6,000,000 per year fails to account for the variance in tuition fees across institutions, producing proportional inequity; long-term outcome indicators such as graduation rates and social mobility remain underdeveloped; and the program's full reliance on APBD financing renders it vulnerable to fiscal fluctuations. These structural misalignments between

policy design, financing, and long-term social objectives constrain the program's capacity to function as a sustainable instrument of social development.

Future research should address several gaps identified in this study. First, longitudinal studies tracking beneficiaries' academic trajectories, graduation rates, and post-graduation economic outcomes are essential to evaluate whether the program achieves its ultimate social mobility objectives, moving beyond current administrative output indicators. Second, comparative studies across Indonesian cities or provinces with similar programs would provide valuable insights into best practices for financing model diversification, including multi-source funding schemes that reduce dependence on APBD. Third, research employing mixed-methods approaches — combining quantitative impact assessments with qualitative beneficiary experiences — would offer a more comprehensive evaluation of program adequacy and equity, particularly regarding the UKT (tuition fee) gap experienced by students at higher-cost institutions. Finally, policy design research is needed to develop a sustainability framework for aid continuity that guarantees assistance until graduation, transforming the program from a discretionary, needs-based benefit into a structurally guaranteed right — consistent with a rights-based approach to social policy as advocated by Gabel (2016) and Spicker (2014).

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