

Enhancing Educational Equity: An Analysis of the Jakarta Smart Card's (KJP) Program Impact

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ARTICLE HISTORY

Received [24 Maret 2025]
Revised [25 April 2025]
Accepted [18 Mei 2025]
Published [26 September 2025]

KEYWORDS

Maternal health; Conflict; Sudan

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ABSTRACT

This study explores the impact of the Jakarta Smart Card (Kartu Jakarta Pintar or KJP) program on promoting educational equity among students from low-income families in Jakarta. As a social assistance initiative launched by the Jakarta Provincial Government, the KJP aims to eliminate financial barriers to education by providing monthly financial support to eligible students across elementary, junior, and senior high school levels. Utilizing a literature review approach, this research examines how the program enhances access, affordability, and retention in education. Findings indicate that KJP has significantly contributed to increasing school enrollment, reducing dropout rates, and supporting students' basic educational needs, thereby promoting both horizontal and vertical equity. However, the study also identifies key challenges, including targeting inaccuracies, fund disbursement delays, and limited integration with broader educational quality improvements. While the KJP program demonstrates clear progress toward inclusive education, further policy refinement and systematic evaluation are necessary to maximize its long-term effectiveness and impact. This paper contributes to the broader discourse on educational equity in urban settings and offers insights for policymakers seeking to implement similar financial aid models in other regions.

Introduction

This paper assesses the impact of the Smart Jakarta Card (KJP) on educational outcomes and income inequality in Jakarta, using School Enrolment Rates (SER), dropout rates, and the Gini ratio as indicator variables. The implementation of KJP, in 2013, is a policy meant to cut down the payment gap for education for underprivileged families, so that the policy of equality in education and better socioeconomic outcomes can be supported. The analysis finds that KJP has been positively associated with educational outcomes. Since the post implementation, school enrolment rates have improved steadily, especially for junior and senior high school students. Better educational retention has resulted in dropout rates decreasing significantly at both the elementary and junior high levels. But older students still struggle to finish school, as dropout rates for senior high school have dropped and risen. In regard to income inequality, shown by the Gini ratio, KJP has reduced some socioeconomic differences somewhat. To make the KJP more effective, it is suggested that the amount of financial assistance should be increased, particularly for senior high school students, and the conditional elements of the program should be improved further to encourage educational

engagement, e.g., regular attendance, and academic performance. Besides, offering targeted non-financial support services such as tutoring and counselling can also be employed to assist in overcoming the underlying distinctive challenges. Other alternatives in strengthening vocational and technical education programs can also be given alternative pathways for students, its education is related to employment.

Based on the Regulation of the Governor of Jakarta Province Number 15 of 2019, “the Jakarta Smart Card Plus, hereinafter referred to as KJP Plus, is a personal education cost assistance to fulfill basic needs in the field of education using a card provided by the regional government in collaboration with bank dki to be given to students in formal and non-formal education units and underprivileged families.” Children between the ages of 6 and 21 from low-income families, Transjakarta partner drivers operating small buses, and laborers with National ID Card (*Kartu Tanda Penduduk/KTP*) who earn up to 1.1 times the Provincial Minimum Wage without regard to length of service are the target recipients of KJP Plus. Requirements to obtain KJP Plus include being registered as a student in a formal or non-formal education unit; being registered in the integrated database and/or other data sources stipulated by the Governor's Decree; having a Certificate of Inability to Pay (SKTM); and being domiciled and recorded in the Jakarta Province Family Card. Students who are personally designated as underprivileged are those in elementary to secondary school who are unable to meet their fundamental educational requirements due to their parents' insufficient income and the material resources available to them. Uniforms, shoes, and school backpacks, as well as transportation, food, and extracurricular expenses, comprise the fundamental educational requirements that are being addressed.

Figure 1 shows the current mechanism of the KJP Plus program, which is simpler than the previous mechanism, where the teacher had to visit the children's home to verify. The benefits and positive impacts that are anticipated from KJP Plus recipient students include the following.

1. Increasing access to educational services for children until they complete secondary education, which will support the implementation of the 12-Year Compulsory Education Pilot,
2. Reducing personal education costs,
3. Preventing students from discontinuing their education or falling out of school as a result of financial constraints,
4. Promoting the acquisition of educational services at formal schools, Learning Activity Centers, Community Learning Activity Centers, Course and Training Institutions, or other non-formal education units for graduates or children who do not attend school,
5. Enhancing the target Gross Participation Rate for Elementary and Secondary Education
6. Enhancing the preparedness of secondary education students and participants in equivalent education and courses to enter the labor market or pursue higher education.

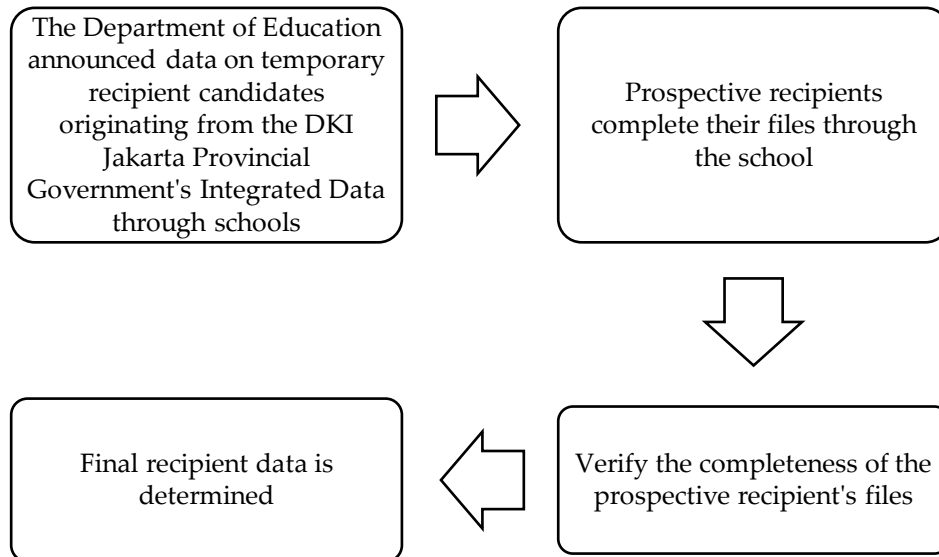


Figure 1. Mechanism of KJP Plus Program

Access to education is important for development and solving global challenges (Lewin, 2015). While a great deal has been done towards universal access to basic education, there are still wide disparities by region, gender, and income (Nascimento et al., 2022). Factors in increased access are economic development, private institutions, and educational distance. However, poverty, crisis, and institutional practices persist in impeding universal access (Nascimento et al., 2022).

In Jakarta, education is still an important factor that determines social justice as well as economic growth. Education plays a more important role in escaping poverty than any other social factor because it is associated with economic development, where education accounted for 3.02% of Indonesia's economic growth, though the growth rates for the sector are low (Haidir & Setyari, 2024). Muttaqin (2017) (Musa Saleh et al., 2023) also noted that equal education improves the ability to solve problems, critical thinking, and sparks productive progress in the community. However, educational access in Jakarta remains incomplete because there are not enough facilities and personnel for inclusive education (Maulida, 2019), and schools are not equally distributed between formal and informal settlements (Muhaimin et al., 2022). The government then made programs such as Smart Jakarta Card/*Kartu Jakarta Pintar* (KJP), School Operational Assistance/*Bantuan Operasional Sekolah* (BOS), and a zoning system policy for the new student admissions. Nevertheless, this still leaves many of the remaining wide discrepancies, especially with underprivileged groups, due to data inaccuracy and misallocation of resources (Ayu et al., 2024). Additionally, poverty and the effects of the COVID-19 pandemic have widened the educational gap. Lodwyk et al. (2023) argue that increased access to quality education should help with upward social mobility and that income inequality will adversely impede it. On top of that, educational inequalities may have adverse psychological consequences on students and can even be at the origin of poverty cycles (Ayu et al., 2024). The 1945 Constitution's Article 31 Paragraphs 1 through 4 highlight the following: 1) Every citizen has the right to an education; 2) All citizens must complete basic education, and the government must provide the funding for it; 3) To educate the nation's life, which is governed by law, the government works to establish a national education system that fosters religion, piety, and high morality; 4) To meet the demands of

organizing national education, the state gives the education budget a minimum of twenty percent of the state income and expenditure budget as well as from the regional revenue and expenditure budget. Therefore, the national and local governments work to establish high-quality, fair, and easily accessible educational programs to meet these responsibilities (Musa et al., 2023).

KJP Plus is one of the strategic initiatives undertaken by the Jakarta Provincial Government that gives inhabitants of poor residents in Jakarta access to education up to the point of high school or vocational school completion. It is entirely financed by Jakarta's Regional Revenue and Expenditure Budget. The policy regarding KJP Plus is stated in the Governor's Regulation Number 15 of 2019 concerning Amendments to the Governor's Regulation Number 4 of 2018 concerning the Smart Jakarta Card Plus.

This paper critically investigates the KJP's impact on education equity, aimed at understanding its effectiveness in improving educational access and equity among poor students in Jakarta. This brief examines the implementation, outcomes, and challenges of the policy and seeks to identify areas for improvement and provide actionable recommendations. The analysis of KJP Plus is important, as it is tackling the important problems of educational disparity and social equity, and it hints at ways in which the assimilation of financial assistance programs might be improved to better serve the educational needs of disadvantaged populations. Through this analysis, the brief aims to join the ongoing attempts to improve educational policies so that they have more impact and are more inclusive.

Method

This study adopts a qualitative literature study (library research) approach (Stadtländer, 2009)(Creswell & Creswell, 2018)to analyze how the Jakarta Smart Card (Kartu Jakarta Pintar/KJP) program promotes educational equity in Jakarta. The study systematically reviews and synthesizes academic literature, government reports, policy documents, and relevant publications related to educational equity, social policy, and public education assistance programs in Indonesia, particularly in Jakarta.

The methodological approach is designed to achieve the following objectives:

- a. To explore the concept and dimensions of educational equity in the context of public policy.
- b. To examine how the KJP program addresses different dimensions of educational equity (e.g., access, affordability, quality, inclusivity).
- c. To identify best practices, implementation challenges, and policy implications.

The data in this study is collected through document analysis. Sources include Peer-reviewed journal articles from databases such as Google Scholar, Scopus, and ResearchGate. Official reports from the Jakarta Provincial Government and the Dinas Pendidikan (Education Office of Jakarta). Policy papers and white papers issued by NGOs and international organizations (e.g., UNESCO, World Bank) on educational equity. Laws and regulations related to the KJP program.

The data collection will be based on these bellow steps which are A keyword-based search strategy was applied using terms such as "*Kartu Jakarta Pintar*", "*educational equity Indonesia*", "*education subsidy policy Jakarta*", "*school assistance program*", and "*education inequality*". Sources were screened for relevance based on abstracts, executive summaries, or introductions. Full-text documents were reviewed and thematically coded.

Results And Discussion

Increasing Access to Education for Low-Income Students

One of the primary achievements of the Jakarta Smart Card (KJP) program is its significant contribution to expanding access to education for children from economically disadvantaged backgrounds. Various studies highlight that KJP has reduced financial barriers, enabling students who might otherwise drop out to continue their education, particularly at the junior and senior high school levels. The program targets students in public and private schools across Jakarta and provides monthly financial aid to support their basic educational needs. As a result, many students who were previously at risk of dropping out due to financial hardship have been retained in the school system. KJP, therefore acts as a social safety net in the education sector, helping to realize the principle of horizontal equity by ensuring that students from all socio-economic backgrounds have equal opportunity to attend school. Access to education is a foundational pillar of educational equity. In the context of Jakarta, where socio-economic disparities are significant, the challenge of ensuring that all children—regardless of their family's income level—can attend and complete basic education remains critical. The Jakarta Smart Card (Kartu Jakarta Pintar or KJP) was introduced as a strategic policy response to these inequalities, designed to remove financial barriers and improve access to education for students from low-income households.

The KJP program, implemented under the Jakarta provincial government, provides targeted financial assistance to students in both public and private schools. The amount of aid ranges from IDR 250,000 to IDR 450,000 per month, depending on the student's level of education. The funds are intended to cover essential school-related expenses such as transportation, school uniforms, learning materials, meal allowances, and extracurricular participation. By easing these financial burdens, the program enables students to focus more on their studies rather than worrying about the cost of education.

Empirical evidence strongly supports the program's positive impact on school enrollment and retention rates among marginalized students. Studies by (Ahmad Zain Sarnoto et al., 2020) indicate that the KJP has significantly reduced dropout rates in junior and senior high schools across the capital. Students who were previously at high risk of leaving school due to financial hardship now have a pathway to continue their education without interruption. This is especially important given the correlation between school dropout and long-term poverty, unemployment, and social exclusion. The access dimension of the KJP program aligns closely with the principle of horizontal equity—the idea that students with similar needs should receive similar support, regardless of their background. By providing financial assistance specifically to students from lower-income households, KJP levels the playing field and narrows the access gap between socio-economic classes. This is a crucial step in addressing long-standing educational disparities in urban Indonesia, where wealthier students often benefit from access to better schools, private tutoring, and educational enrichment programs.

Moreover, KJP does not only improve access in quantitative terms (e.g., number of students enrolled), but also contributes to qualitative access—ensuring that students attend school consistently and participate more fully in learning activities. Qualitative research has shown that financial support reduces stress among students and their families, leading to better attendance and participation in school activities. In turn, this builds a more inclusive educational environment and supports the broader goals of social equity and cohesion. However, despite its successes, the KJP program still faces several challenges that must be

addressed to ensure sustainable and equitable access. One concern relates to administrative bottlenecks in the disbursement of funds. Delays in transferring money to student accounts can affect their ability to purchase necessary supplies or travel to school, especially in more economically fragile households. Another issue involves identification and targeting accuracy. While the program aims to support the poorest students, there have been reports of exclusion errors (eligible students not receiving aid) and inclusion errors (ineligible students receiving aid), which undermine the program’s integrity and efficiency. Furthermore, the program's impact is still limited by its dependence on school attendance as the main outcome indicator. While increased attendance is an important first step, it does not necessarily guarantee learning or meaningful participation. To strengthen the effectiveness of KJP in promoting access, the program must be integrated with other education sector reforms – such as teacher training, curriculum development, and school infrastructure investment – to ensure that access translates into real educational progress.

Addressing Educational Affordability and Equity

Affordability is a key component of educational equity. The KJP program provides students with monthly assistance ranging from IDR 250,000 to IDR 450,000, depending on their level of schooling.

Tabel 1. The monthly amount of KJP’s Program

| Level | KJP | KJP Plus | Deviation |
|-----------------|---------------|---------------|--------------|
| SD/MI/SDLB | Rp. 210.000,- | Rp. 250.000,- | Rp. 40.000,- |
| SMP/Mts/SMPLB | Rp. 260.000,- | Rp. 300.000,- | Rp. 40.000,- |
| SMAN/MAN/SMALBN | Rp. 375.000,- | Rp. 420.000,- | Rp. 45.000,- |
| SMA/MA/SMALB | Rp. 390.000,- | | Rp. 30.000,- |
| SMK/SMKN | Rp. 390.000,- | Rp. 450.000,- | Rp. 60.000,- |
| PKBM | Rp. 210.000,- | Rp. 300.000,- | Rp. 90.000,- |

For private schools, there are additional monthly SPP, that is:

| Jenjang | KJP | KJP Plus |
|---------------|---------------|---------------|
| SD/MI/SDLB | Rp. 130.000,- | Rp. 130.000,- |
| SMP/Mts/SMPLB | Rp. 170.000,- | Rp. 170.000,- |
| SMA/MA/SMALB | Rp. 275.000,- | Rp. 290.000,- |
| SMKN | Rp. 240.000,- | Rp. 240.000,- |

Source : (Ahmad Zain Sarnoto et al., 2020)

This financial support is intended to cover essential needs such as school uniforms, books, transportation, and meal allowances. According to reports by the Jakarta Education Agency (Dinas Pendidikan) and independent studies, the KJP has eased the financial burden on families and enhanced the ability of students to focus on their studies. However, there are challenges in ensuring that the funds are used strictly for educational purposes. Some studies point to weaknesses in monitoring mechanisms, which have occasionally resulted in funds being diverted for non-educational expenses. Despite these issues, the KJP is widely acknowledged to support vertical equity – that is, providing more resources to students who need them the most. It helps to level the playing field by compensating for unequal starting points among Jakarta’s youth.

Studies have shown that the KJP program has significantly reduced the financial burden on families, enabling more children to attend and remain in school. For instance, research conducted at SMP Negeri 227 Jakarta Selatan indicated that the program effectively met students' educational and nutritional needs, contributing to higher attendance rates and reduced dropout rates. Furthermore, the program's comprehensive approach—covering not just tuition but also ancillary costs—has been instrumental in addressing the hidden expenses that often deter low-income families from pursuing education for their children.

The KJP program embodies the principles of both horizontal and vertical equity. Horizontally, it ensures that students with similar needs receive comparable support. Vertically, it provides additional resources to those facing greater socio-economic challenges, thereby leveling the educational playing field. The KJP program has made significant strides in making education more affordable for Jakarta's underprivileged students. By covering a broad spectrum of educational expenses, it addresses both direct and indirect costs, facilitating greater access to education. However, to enhance its effectiveness, the program must address existing challenges related to fund disbursement, monitoring, and accurate targeting. Continuous evaluation and refinement will ensure that the KJP program continues to serve as a robust tool for promoting educational equity in Jakarta.

The KJP Program's Impact on Educational Equity

Beyond improving access and affordability, the broader impact of the KJP program on educational equity lies in its contribution to social inclusion and long-term educational engagement. While the program does not directly influence academic performance metrics such as grades or test scores, it indirectly enhances educational continuity by reducing dropout rates and improving attendance. The literature (Hidayat et al., 2019; STIE Indonesia, 2020) also notes that the program fosters a sense of motivation and dignity among underprivileged students. It affirms the right to education and empowers students to envision educational advancement as a realistic goal. Furthermore, KJP has helped Jakarta move closer to the national education agenda and global commitments such as SDG 4 (Quality Education). However, its impact remains strongest in the area of input equity (providing access and resources) rather than output equity (ensuring equal learning outcomes). This distinction is critical for future policy refinement.

The concept of educational equity involves ensuring that all students, regardless of their socio-economic background, have access to quality education and the opportunity to succeed academically. The Jakarta Smart Card (Kartu Jakarta Pintar – KJP) program is a local government initiative aimed at addressing the systemic disparities in educational access and attainment by providing financial assistance to students from underprivileged families. This section explores how the KJP program contributes to educational equity in terms of access, participation, retention, and learning outcomes. At the core of the KJP program is its goal of bridging the educational gap between students from affluent and low-income households. By distributing monthly financial support to students in elementary, junior, and senior high schools, the program mitigates the financial burdens that often hinder poor families from fully participating in education. These burdens include expenses for uniforms, school supplies, transport, meals, and extracurricular activities. Consequently, the KJP functions as a form of affirmative action that promotes vertical equity, offering more support to those who need it most.

Evidence from field research and government reports suggests that the program has a significant impact on reducing economic-related dropouts. Students who might have left school due to financial hardship are now able to continue their studies. According to the Jakarta Provincial Government, dropout rates have declined since the program's implementation, and school attendance in economically disadvantaged districts has improved. The KJP does not only facilitate access but also strengthens student retention and engagement. By addressing hidden costs of education, such as transportation and nutrition, students are better able to attend school regularly and participate in daily academic activities. In some schools, particularly in South and North Jakarta, principals have reported that KJP recipients show higher attendance rates compared to their peers from similar socio-economic backgrounds who do not receive the support due to eligibility constraints or documentation issues. Moreover, the KJP program is indirectly contributing to a more inclusive school environment by reducing social stigmas. When all students are able to wear the same uniforms, carry the same materials, and participate in the same school programs regardless of family income, the socio-economic differences become less visible, promoting a sense of belonging among disadvantaged students.

Despite its positive impacts, there are still gaps in the program's implementation that limit its ability to fully achieve educational equity. One of the major issues involves the accuracy of beneficiary targeting. There have been instances of both under-coverage (deserving students left out) and leakage (non-poor students included), which affect the program's credibility and impact. Furthermore, although the program has improved access and participation, its direct influence on learning outcomes (e.g., test scores, graduation rates) remains less conclusive due to a lack of systematic performance evaluation. Another concern is the limited integration of KJP with broader educational reforms, such as teacher training, curriculum development, and school infrastructure improvement. Without aligning the financial aid with quality-enhancing components, the program risks becoming a short-term solution to a more complex systemic problem. Overall, the KJP program has had a meaningful impact on educational equity in Jakarta by reducing economic barriers, increasing participation, and promoting retention among low-income students. While it represents an important step toward leveling the educational playing field, the program needs continuous refinement, better targeting, and stronger integration with other quality-focused initiatives. Doing so would ensure that the gains made in equity are sustained and expanded, and that all students, regardless of their background, can benefit from a truly inclusive and empowering education system.

Conclusion

This study analyzes the impact of the Jakarta Smart Card (KJP) program on enhancing educational equity among low-income students in Jakarta. The findings reveal that KJP significantly improves access to education by alleviating financial barriers related to tuition, uniforms, transportation, and school supplies. The program contributes to increased enrollment, higher attendance rates, and reduced dropout rates, particularly in disadvantaged communities. Furthermore, KJP promotes both horizontal and vertical equity by ensuring that students from economically challenged backgrounds receive targeted support tailored to their needs. Despite these successes, challenges remain in the accuracy of beneficiary targeting and the timeliness of fund disbursement, which sometimes hinder the program's effectiveness. Additionally, while KJP improves access and participation, its impact on learning outcomes

requires further evaluation. Overall, the KJP program represents a crucial step toward making education more inclusive and equitable in Jakarta, with recommendations for ongoing improvements to maximize its long-term benefits.

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