

The Role of Stakeholders in the Management of Sustainable Education Financing

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ABSTRACT

Sustainable education financing has become an important issue in improving educational quality and ensuring the continuity of educational systems in Indonesia. However, education financing management still faces various challenges, including financing disparities, limited fiscal capacity, weak transparency, and low stakeholder participation. Therefore, this study aims to analyze the stakeholders involved in sustainable education financing management, identify their respective roles, examine stakeholder collaboration models, and explore challenges and strategic solutions in implementing sustainable education financing in Indonesia. This study employed a qualitative approach using a literature review method. Data were collected through documentation studies from accredited national journal articles, scientific books, previous studies, and educational policy documents published between 2022 and 2026. The collected data were analyzed using content analysis techniques through data reduction, categorization, interpretation, and conclusion drawing. The findings reveal that sustainable education financing involves four primary stakeholders, namely governments, educational institutions, communities, and the private sector, each possessing interconnected roles and responsibilities. The study also found that collaborative stakeholder models strengthen transparency, accountability, financing diversification, and institutional sustainability. However, sustainable education financing implementation still faces several challenges, such as excessive dependence on government budgets, weak governance systems, limited managerial capacity, and low stakeholder participation. Therefore, strategic solutions including digital financial governance, strengthening accountability systems, financing diversification, and stakeholder collaboration are necessary to support sustainable education financing in Indonesia. This study contributes theoretically and practically to the development of collaborative, inclusive, and sustainable education financing governance systems.

1. INTRODUCTION

Education is a strategic sector in national development because it plays a fundamental role in improving the quality of human resources and strengthening national competitiveness. In the context of sustainable development, education is not merely regarded as a public service but also as a long-term investment that contributes to economic growth, social welfare, and human capital development. Therefore, education financing becomes one of the most essential components in ensuring the continuity and quality of educational systems. Adequate and sustainable financing enables educational institutions to provide equitable access, improve learning quality, and support educational innovation. Basri et al., (2025) emphasized that sustainable education financing is a crucial prerequisite for achieving the vision of Indonesia

Emas 2045 because education systems require adaptive, innovative, and resilient financial structures to address future challenges. However, the management of education financing in Indonesia still faces numerous challenges related to effectiveness, efficiency, equity, accountability, and sustainability. Although the government has constitutionally allocated at least 20% of the national budget to education, disparities in educational financing among regions continue to occur. Differences in regional fiscal capacity, governance quality, and budget allocation mechanisms contribute significantly to educational inequality. Kamal et al., (2025) explained that disparities in educational financing among provinces have caused unequal educational quality and limited access to quality education in several regions of Indonesia. In addition, the governance of education financing is frequently criticized due to weak transparency, accountability, and coordination among stakeholders, which ultimately affects the effectiveness of budget utilization. Research conducted by Restarie et al., (2025) stated that effective education financing management must prioritize transparency, accountability, efficiency, and performance-based budgeting to ensure optimal educational outcomes. In response to these challenges, the concept of sustainable education financing has increasingly attracted attention in educational research and policy discussions. Sustainable financing emphasizes the importance of diversifying funding sources, strengthening governance systems, and building collaborative partnerships among stakeholders. Nopriyanto et al., (2025) explained that sustainable education financing in Indonesia requires the integration of partnerships, endowment funds, philanthropy, and waqf-based financing models to reduce excessive dependence on government funding. Similarly, Basri et al., (2025) argued that no single financing model is capable of addressing the complexity of educational financing problems. Instead, sustainable financing systems require multi-stakeholder collaboration involving governments, educational institutions, communities, and the private sector simultaneously. Furthermore, Milenia et al., (2025) found that community participation and collaborative financing strategies significantly contribute to improving educational quality and institutional sustainability.

Previous studies have discussed educational financing from various perspectives, including financing disparities, financial governance, funding strategies, and sustainability models. However, most previous studies tend to focus only on specific aspects of education financing, such as government budgeting, institutional financial management, or financing innovation separately, without comprehensively examining how multiple stakeholders collaboratively contribute to sustainable education financing management. Existing studies also rarely integrate the roles of governments, educational institutions, communities, and the private sector into a unified collaborative framework for sustainable financing governance. Consequently, there remains a research gap regarding how stakeholder synergy can create an adaptive, transparent, accountable, and sustainable education financing system in Indonesia. This study is important because sustainable education financing cannot be achieved solely through government intervention. The increasing complexity of educational demands, fiscal limitations, and social inequality require collaborative governance involving multiple stakeholders. Through an analysis of stakeholder roles and collaborative models in sustainable education financing, this study is expected to contribute theoretically and practically to the development of inclusive and resilient education financing systems. The findings of this research are also expected to provide recommendations for governments, educational institutions, communities, and the private sector in strengthening governance, enhancing stakeholder participation, and formulating innovative financing strategies to support long-term educational sustainability in Indonesia. Based on these issues, this study aims to analyze the stakeholders involved in sustainable education financing

management in Indonesia, identify the respective roles of stakeholders in supporting sustainable education financing, and examine how stakeholder collaboration models can strengthen adaptive, transparent, and sustainable education financing systems. In addition, this study seeks to identify the challenges faced in implementing sustainable education financing and explore strategic solutions that can improve the effectiveness of education financing governance in Indonesia. Therefore, this study is expected to provide conceptual and practical contributions to the development of inclusive, collaborative, and sustainable education financing systems.

2. METHODS

This study employed a qualitative approach using a descriptive research design through a literature review (library research) method. The qualitative approach was selected because it enables an in-depth understanding of social phenomena, policies, and governance related to sustainable education financing involving multiple stakeholders. The literature review method was used to examine, analyze, and synthesize various scientific sources relevant to the research focus, allowing the researchers to obtain a comprehensive understanding of stakeholder roles in sustainable education financing management in Indonesia. According to Lunita and Idrus (2025), a qualitative approach in literature review research can produce an effective thematic synthesis to identify patterns, concepts, and innovative strategies in sustainable education financing. The subjects of this study consisted of various scientific documents related to sustainable education financing and stakeholder roles in educational management. The analyzed documents included accredited national journal articles, scientific books, previous research findings, and educational policy documents relevant to the research topic. The data sources were selected purposively based on topic relevance, publication year, and their relationship to the research focus. Most of the scientific articles used in this study were published between 2022 and 2026 to ensure that the analyzed data and information remained current and relevant to recent developments in education financing issues in Indonesia. Data collection was conducted through documentation studies by searching, identifying, and collecting relevant literature sources from scientific databases such as Google Scholar, Garuda, and accredited national journals.

The literature search utilized several keywords, including “sustainable education financing,” “education stakeholders,” “education financing management,” and “stakeholder collaboration in education.” After the literature search process, the researchers selected the sources based on content relevance, suitability to the research focus, and source credibility. Documentation techniques were chosen because they provide in-depth conceptual and empirical data regarding education financing governance. This is in line with the findings of Hisaanah et al. (2026), who stated that qualitative research utilizes descriptive and documentary data to deeply understand educational phenomena through the interpretation of meaning and context. The data analysis technique used in this study was content analysis. The analysis process involved several stages, namely data reduction, data presentation, theme categorization, data interpretation, and conclusion drawing. In the data reduction stage, the researchers selected and focused on information relevant to the research topic. Subsequently, the selected data were presented descriptively and categorized into major themes such as stakeholder identification, stakeholder roles, collaborative financing models, and challenges and solutions in sustainable education financing. The next stage involved interpreting the data by comparing findings from various literature sources to identify patterns, relationships, and differences among previous studies. Finally, conclusions were systematically drawn to answer the research focus concerning sustainable education financing management in Indonesia. To clarify the research procedures, the stages of this study can be illustrated in Figure 1.



The diagram illustrates that the research was conducted systematically, beginning with problem identification and ending with conclusion drawing based on the analysis of relevant literature sources. Through these stages, this study is expected to produce a comprehensive analysis of stakeholder roles in sustainable education financing management in Indonesia.

3. RESULTS AND DISCUSSION

3.1. Identification of Stakeholders in Education Financing

The identification of stakeholders in sustainable education financing is an essential step in understanding how the education financing system can operate effectively, inclusively, and sustainably. Education financing is not solely the responsibility of the government, but rather a collaborative system involving multiple actors with interconnected roles and responsibilities. In the context of sustainable education financing, stakeholders generally consist of the government, educational institutions, communities, and the private sector. Each stakeholder has distinct functions and contributions that collectively influence the sustainability and effectiveness of educational financing governance. The government remains the primary stakeholder in education financing because it functions as a regulator, policymaker, supervisor, and the main provider of educational budgets. The government is responsible for formulating financing policies, allocating educational funds, and ensuring equal access to education across regions. However, the government's role extends beyond merely providing funding; it also involves establishing transparent and accountable governance systems to ensure that educational financing is utilized effectively. This finding supports the study conducted by Rohayanah & Maman Suryaman, (2025), which emphasized that stakeholder involvement in educational financing planning significantly improves transparency, accountability, and effectiveness in educational budget allocation. Furthermore, this finding also strengthens the argument proposed by Kuraesin, (2024), who explained that the implementation of educational financing policies in Indonesia still faces governance and coordination challenges despite the existence of various financing regulations. Educational institutions also play a strategic role as operational managers of educational financing. Schools, universities, and other educational institutions are responsible for planning budgets, implementing educational programs, allocating resources, and evaluating financial utilization to ensure effectiveness and efficiency. Educational institutions serve as the main executors that directly transform financial resources into educational services and learning quality improvements. Effective leadership and managerial competence within educational institutions strongly influence the success of educational financial governance. This finding is consistent with Abdul Hamid Haji Harahap et al., (2024), who stated that educational financial management significantly depends on institutional leadership, transparency, and effective financial planning systems.

In addition to the government and educational institutions, communities also constitute important stakeholders in sustainable education financing. Community participation includes parents, school committees, social organizations, educational foundations, and local communities that contribute both financially and socially to educational development. Communities play significant roles in supporting educational programs, supervising financial transparency, and ensuring that educational services align with societal needs. Community involvement also strengthens public accountability because educational financing management becomes more transparent and participatory. This finding supports the study conducted by Pamuji, (2023), which

revealed that community participation in educational financing positively contributes to improving educational quality and institutional sustainability through collaborative approaches. The private sector and industry are also increasingly recognized as strategic stakeholders in sustainable education financing. Their involvement can be realized through corporate social responsibility (CSR) programs, scholarships, educational partnerships, research funding, and investments in human resource development. The private sector's participation is particularly important in reducing excessive dependence on government funding while simultaneously supporting innovation and educational competitiveness. This finding reinforces the study by Nopriyanto et al., (2025), which explained that sustainable education financing requires the integration of partnerships, philanthropy, and alternative financing sources such as educational endowment funds and waqf-based financing. Overall, the findings demonstrate that sustainable education financing fundamentally operates within a multi-stakeholder system characterized by interconnected roles and mutual dependence among stakeholders. The sustainability of education financing cannot be achieved through isolated actions by a single actor but requires collaboration, coordination, transparency, and shared responsibility among governments, educational institutions, communities, and the private sector. This finding strengthens the theoretical perspective that sustainable educational financing governance must be collaborative, adaptive, and participatory to address increasingly complex educational challenges.

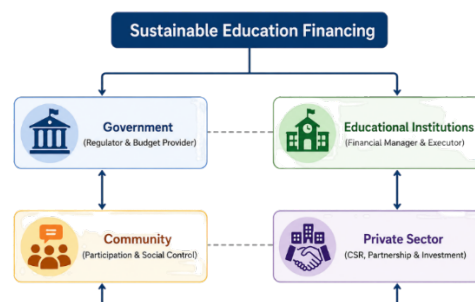


Figure 2. Stakeholder Identification in Sustainable Education Financing

Figure 2 illustrates that sustainable education financing involves four primary stakeholders with interconnected functions. The government acts as regulator and budget provider, educational institutions function as operational financial managers, communities contribute through participation and social control, while the private sector supports financing through partnerships and investments. The relationships among these stakeholders indicate that sustainable education financing requires collaborative governance to ensure accountability, effectiveness, and long-term sustainability.

3.2. The Roles of Each Stakeholder in Education Financing

Stakeholders play different but interconnected roles in supporting sustainable education financing. The effectiveness of educational financing governance depends on how each stakeholder performs its responsibilities collaboratively and systematically. Sustainable education financing requires not only adequate financial resources but also transparent governance, participatory management, and innovative financing strategies. Therefore, the roles of stakeholders become fundamental in ensuring that educational financing systems remain adaptive, inclusive, and sustainable. The government holds a central role in sustainable education financing as a regulator, policymaker, supervisor, and primary source of educational funding. The government is responsible for formulating educational financing regulations, allocating educational budgets, supervising fund distribution, and ensuring equitable access to education throughout the country. Additionally, the government functions as a facilitator that encourages collaboration among stakeholders through policies supporting partnerships and financing innovation. This finding

supports Rohayanah & Maman Suryaman, (2025), who argued that government involvement in educational financing planning significantly affects transparency, accountability, and the effectiveness of educational budget management. However, this study also finds that excessive dependence on government budgets may create vulnerabilities in financing sustainability, particularly when fiscal limitations occur. Educational institutions function as operational managers responsible for implementing educational financing policies and ensuring effective resource utilization. Their roles include budget planning, financial management, educational program implementation, reporting, and evaluation of financial performance. Educational institutions are also responsible for transforming educational financing into improved educational quality and institutional performance. This finding strengthens the study conducted by Kurniatin & Haryati, (2023), which explained that transparency, accountability, and systematic financial planning significantly influence the quality of educational institutions and the effectiveness of educational management. In addition, effective leadership within educational institutions also determines the success of financial governance and institutional sustainability.

Communities play important roles in supporting sustainable education financing through participation, social supervision, and collaborative engagement in educational development. Parents, school committees, educational organizations, and community leaders contribute by supporting educational programs, monitoring financial transparency, and encouraging accountability in educational governance. Community participation also ensures that educational programs align with local social needs and community expectations. This finding is consistent with Pamuji, (2023), who found that active community involvement positively contributes to educational financing sustainability and improves the quality of educational services through participatory approaches. Meanwhile, the private sector contributes to sustainable education financing through financial support, educational partnerships, scholarships, infrastructure assistance, and investments in educational innovation. Corporate social responsibility (CSR) programs have become one of the primary mechanisms through which private companies support educational development. The involvement of the private sector is increasingly important because educational financing sustainability cannot rely exclusively on government funding. This finding supports Nopriyanto et al., (2025), who emphasized that sustainable educational financing requires funding diversification strategies through partnerships, philanthropy, endowment funds, and private sector involvement. The findings of this study indicate that the sustainability of education financing strongly depends on the synergy among stakeholders. Governments, educational institutions, communities, and the private sector possess complementary roles that collectively strengthen educational financing governance. This study also demonstrates that collaborative stakeholder involvement not only improves financing effectiveness and accountability but also enhances institutional resilience in addressing fiscal and educational challenges. Therefore, sustainable education financing should be understood as a collaborative governance system that integrates financial, managerial, social, and institutional dimensions simultaneously.



Figure 3. The Roles of Stakeholders in Sustainable Education Financing

Figure 3 illustrates that each stakeholder has specific but interconnected roles in supporting sustainable education financing. The collaboration among stakeholders strengthens governance effectiveness, increases transparency and accountability, and creates a more adaptive and resilient education financing system.

3.3. Stakeholder Collaboration Models in Sustainable Education Financing

The sustainability of education financing cannot rely solely on a single actor or funding source. Increasing educational demands, fiscal limitations, and disparities in educational quality require collaborative governance involving multiple stakeholders simultaneously. Therefore, stakeholder collaboration models become essential approaches in developing sustainable education financing systems. Collaborative financing models emphasize the integration of roles among governments, educational institutions, communities, and the private sector in order to create adaptive, accountable, and resilient financing governance. This study found that sustainable education financing requires a collaborative ecosystem in which each stakeholder contributes according to its capacity and institutional function. The government plays a strategic role as the primary regulator and facilitator in stakeholder collaboration. In collaborative financing models, the government is responsible for establishing financing regulations, creating partnership mechanisms, providing financial support, and ensuring accountability within the financing system. However, the findings of this study indicate that government-centered financing models alone are insufficient to address increasingly complex educational challenges. This finding supports Basri et al., (2025), who argued that sustainable education financing should integrate multiple funding sources and strategic partnerships to strengthen the resilience of educational systems. Similarly, Umam et al., (2025) emphasized that sustainable education financing models must incorporate revenue diversification, performance-based budgeting, and collaborative governance to ensure long-term sustainability.

Educational institutions function as the operational core of collaborative financing systems. Schools and universities are responsible for managing educational funds transparently and efficiently while simultaneously building partnerships with communities, industries, and philanthropic organizations. This study found that educational institutions with effective managerial capacity tend to be more capable of implementing innovative financing strategies and maintaining institutional sustainability. This finding strengthens Kurniatin & Haryati, (2023), who explained that transparent financial management and participatory governance significantly improve educational quality and institutional credibility. Community participation also constitutes a critical component of stakeholder collaboration models. Communities contribute not only through financial participation but also through social supervision, educational advocacy, and collaborative decision-making processes. This study demonstrates that community involvement enhances accountability and strengthens the alignment between educational programs and societal needs. These findings support Pamuji, (2023), who found that community participation positively contributes to financing sustainability and institutional effectiveness through collaborative educational governance. In addition, the private sector increasingly plays an important role in supporting sustainable education financing through corporate social responsibility (CSR), scholarships, infrastructure assistance, educational partnerships, and innovation funding. The findings indicate that private sector involvement reduces excessive dependence on government budgets while encouraging financing diversification and institutional innovation. This finding reinforces Nopriyanto et al., (2025), who stated that sustainable education financing in Indonesia requires the integration of partnerships, philanthropy, endowment funds, and waqf-based financing to strengthen financial sustainability. Overall, this study found that stakeholder collaboration models function as integrative governance systems characterized by shared responsibility,

transparency, participation, and resource diversification. The collaboration among governments, educational institutions, communities, and the private sector creates a more adaptive and resilient education financing system capable of addressing educational challenges and fiscal uncertainties. Therefore, sustainable education financing should be understood not merely as financial allocation but as a collaborative governance framework integrating managerial, social, institutional, and economic dimensions simultaneously.

Figure 4. Stakeholder Collaboration Model in Sustainable Education Financing

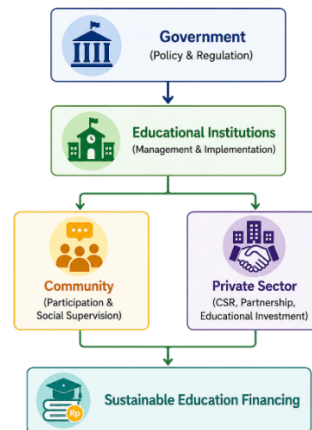


Figure 4 illustrates that stakeholder collaboration in sustainable education financing involves interconnected relationships among governments, educational institutions, communities, and the private sector. Governments establish regulations and financing frameworks, educational institutions manage and implement financing policies, while communities and private sectors strengthen financing sustainability through participation, supervision, partnerships, and investments. The integration of these roles creates a collaborative financing system that supports educational sustainability.

3.4. Challenges and Solutions in Sustainable Education Financing

Despite the increasing importance of sustainable education financing, its implementation still faces numerous structural, managerial, and financial challenges. This study found that one of the primary challenges in sustainable education financing is the excessive dependence on government budgets. Although governments remain the main providers of educational funding, reliance on state budgets creates vulnerabilities, particularly during fiscal crises or economic instability. In addition, disparities in regional fiscal capacity often lead to unequal educational financing distribution, which subsequently affects educational quality and access. This finding supports Kamal et al., (2025), who revealed that educational financing disparities among provinces significantly contribute to inequalities in educational quality and accessibility in Indonesia. Another major challenge concerns weak transparency and accountability in educational financial governance. This study found that ineffective supervision systems, limited public participation, and poor coordination among stakeholders frequently reduce the effectiveness of educational financing utilization. In some cases, educational funds are not allocated efficiently due to weak managerial capacity and limited financial governance systems at institutional levels. This finding strengthens Restarie et al., (2025), who emphasized that education financing governance should prioritize transparency, accountability, efficiency, and performance-based management to improve educational outcomes. Managerial limitations within educational institutions also represent significant challenges in achieving sustainable education financing. Many educational institutions still experience difficulties in strategic budget planning, financial reporting, and digital financial management implementation. Weak managerial competence often limits institutional capacity to develop innovative financing strategies and external partnerships. This finding supports Lubis et

al., (2022), who explained that educational decentralization has not been fully accompanied by improved managerial capacity and financial governance at regional and institutional levels. In addition, this study found that community and private sector participation in educational financing remains relatively limited. Several factors contribute to this issue, including limited public awareness, weak partnership mechanisms, lack of trust in educational financial governance, and insufficient government incentives for private sector involvement. As a result, financing diversification has not yet been optimized, and educational institutions continue to rely heavily on government funding. This finding supports Nopriyanto et al., (2025), who argued that sustainable educational financing requires broader collaboration and funding diversification through philanthropy, endowment funds, and strategic partnerships. To address these challenges, this study proposes several strategic solutions. First, governments should strengthen transparency and accountability systems through digital-based educational financial governance that enables real-time monitoring and public access to financial information. Second, educational institutions need to improve managerial competence through financial management training, strategic planning development, and institutional governance strengthening. Third, governments should encourage broader stakeholder participation by establishing clear partnership frameworks and providing incentives for private sector involvement in educational financing. Fourth, financing diversification strategies such as educational endowment funds, waqf-based financing, philanthropy, and public-private partnerships should be expanded to reduce dependence on government budgets. The findings of this study indicate that sustainable education financing can only be achieved through comprehensive governance reforms involving transparency, managerial strengthening, financing innovation, and multi-stakeholder collaboration. Therefore, sustainable education financing should not merely focus on increasing educational budgets but also prioritize governance effectiveness, stakeholder synergy, and institutional adaptability in responding to evolving educational and economic challenges.



Figure 5. Challenges and Solutions in Sustainable Education Financing

Figure 5 illustrates that sustainable education financing faces various governance, managerial, and financial challenges. However, these challenges can be addressed through strategic solutions emphasizing transparency, accountability, financing innovation, stakeholder collaboration, and institutional capacity strengthening. The implementation of these solutions is expected to support the development of adaptive and sustainable educational financing systems in Indonesia.

4. CONCLUSION

This study concludes that sustainable education financing in Indonesia requires the active involvement and collaboration of multiple stakeholders, including governments, educational institutions, communities, and the private sector. Each stakeholder possesses interconnected roles and responsibilities in supporting the sustainability of educational financing systems. The government functions as regulator, policymaker, supervisor, and primary budget provider, while educational institutions act as operational managers responsible for implementing financial governance effectively and transparently. Communities contribute through participation, social supervision, and collaborative engagement, whereas the private sector supports financing sustainability through partnerships, corporate social responsibility (CSR), scholarships, and educational investments. The findings indicate that sustainable education financing cannot rely solely on government funding, but instead requires diversified funding sources and collaborative governance systems to ensure long-term educational sustainability. Furthermore, this study found that stakeholder collaboration models significantly strengthen education financing governance by improving transparency, accountability, participation, and financing diversification. The integration of stakeholder roles creates a more adaptive and resilient educational financing system capable of responding to fiscal limitations and increasingly complex educational challenges. However, the implementation of sustainable education financing still faces several challenges, including dependence on government budgets, weak transparency, limited managerial capacity, low stakeholder participation, and disparities in financing distribution. Therefore, strategic solutions such as strengthening digital financial governance, improving accountability systems, expanding stakeholder collaboration, enhancing institutional capacity, and diversifying financing sources through partnerships, philanthropy, endowment funds, and waqf-based financing are essential to support sustainable education financing in Indonesia. Thus, this study contributes conceptually and practically to the development of collaborative, inclusive, and sustainable education financing governance systems capable of improving educational quality and supporting long-term national educational development.

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