

Innovations in Partnership Based Education Financing Models

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ABSTRACT

Education financing remains a critical issue in Indonesia due to persistent dependence on government funding, fragmented financial governance, and unequal regional financing capacity. These conditions indicate that the conventional education financing model is increasingly insufficient to address the growing complexity of educational demands. This study aims to analyze the limitations of conventional education financing and formulate a partnership-based education financing model as a more adaptive and sustainable alternative. This study employed a qualitative approach using a systematic literature review design. Data were collected from peer-reviewed journal articles, academic books, policy documents, and scientific publications published between 2020 and 2025, and were analyzed through literature reduction, categorization, thematic synthesis, interpretation, and conclusion drawing. The findings show that the conventional education financing model is constrained by excessive dependence on public budgets, bureaucratic inefficiency, weak accountability, and limited adaptability. In response, this study proposes a partnership-based education financing model designed as a collaborative financing ecosystem involving government, private sector, communities, and educational institutions. The model is structured around the principles of collaboration, sustainability, and accountability, and implemented through sequential stages of needs assessment, stakeholder mapping, partnership formulation, implementation, monitoring, and evaluation. This study concludes that partnership-based education financing offers a more flexible, diversified, and sustainable framework for strengthening educational quality and financial resilience in Indonesia.

1. INTRODUCTION

Education financing is a strategic pillar in determining the sustainability, equity, and quality of educational systems. Beyond its administrative function, education financing serves as a long-term public investment that directly influences human capital development, social mobility, and national competitiveness. In developing countries, the quality of education is closely associated with the availability of sufficient and well-managed financial resources. Therefore, the issue of education financing is not merely concerned with the amount of funds allocated, but also with how financial resources are mobilized, distributed, and managed effectively to ensure educational quality and equity (Sutansyah & Ramdani, 2023). In Indonesia, education financing remains a persistent policy issue despite the constitutional mandate requiring the allocation of at least 20% of the national and regional budgets to the education sector. Although this policy reflects a strong state commitment, its implementation continues to face serious structural challenges, including budget disparities across regions, inefficient allocation, weak financial accountability, and uneven educational quality. Ananda, Pajriani, Rahmadani, Wahyuni, & Alamsah, (2025) found that increased education spending has not

automatically resulted in proportional improvements in educational outcomes, indicating persistent inefficiencies in educational financial governance. Similarly, Kamal et al., (2025) demonstrated that disparities in fiscal capacity among provinces significantly contribute to inequalities in educational access and quality, reinforcing the view that the current financing system remains structurally uneven and insufficiently equitable. Recent studies have increasingly emphasized the urgency of reforming education financing systems in Indonesia. In'am & Ma'sum, (2025) argue that the current education financing structure remains overly dependent on government allocations, making the system vulnerable to fiscal pressures and limiting institutional flexibility in responding to educational needs. Nadhifa Ardiana Maharani et al., (2024) further show that Indonesian education financing is still dominated by fragmented funding patterns and lacks integrated financial governance mechanisms capable of ensuring efficiency and sustainability. Meanwhile, Yani Harahap & Junaidi, (2024) highlight that the bureaucratic and centralized nature of educational financial management often constrains innovation and slows institutional responsiveness. These findings collectively indicate that the conventional financing model is no longer sufficient to address the increasing complexity of educational demands in contemporary contexts.

As an alternative, recent scholarship has begun to explore partnership-oriented financing approaches involving multiple stakeholders. Nopriyanto et al., (2025) propose that sustainable education financing in Indonesia can be strengthened through the integration of partnership schemes, endowment funds, and social financing instruments. Likewise, Ramadan et al., (2023) found that collaborative financing involving schools, communities, and external institutions can support educational operations more effectively, although such partnerships often remain partial and institution-specific. Fatmariyanti et al., (2023) also emphasize that partnership-based financing can enhance transparency, participation, and institutional accountability in educational financial governance. These studies suggest that partnership models hold substantial promise as an alternative financing strategy, particularly in expanding resource mobilization and reducing dependency on single-source funding. However, despite the growing attention to partnership-based financing, previous studies remain limited in three important respects. First, most studies focus on identifying problems in education financing without offering a systematic conceptual model for financing reform. Second, studies on partnership financing tend to examine partial or localized practices, such as school community collaboration or donor-based support, without developing an integrated multi-stakeholder financing framework. Third, limited attention has been given to how partnership-based financing can be conceptually structured as a sustainable and scalable model for broader educational systems. This indicates a significant research gap: while the need for financing diversification is widely acknowledged, a systematic and sustainable partnership-based education financing model has not yet been sufficiently conceptualized in the literature. Addressing this gap is important both theoretically and practically. Theoretically, this study contributes to the development of education financing literature by offering a more integrated conceptual framework for partnership-based financing. Practically, this study provides a strategic reference for policymakers, educational institutions, and external stakeholders in designing more adaptive, collaborative, and sustainable education financing systems. By clarifying how partnership-based financing can be structured and implemented, this study contributes to broader efforts to improve financial sustainability, educational quality, and equitable access to education in Indonesia. Based on these considerations, this study aims to analyze the limitations of conventional education financing and formulate an innovative partnership-based education financing model that is conceptually more adaptive and sustainable. Specifically, this study addresses the following research

questions: (1) How is the current condition of education financing in Indonesia? (2) What are the major limitations of the conventional education financing model? (3) How can a partnership-based education financing model be conceptually developed? (4) How can such a model be implemented in a sustainable manner? and (5) What are the strengths, challenges, and implications of the proposed model?

2. METHODS

This study employed a qualitative design using a systematic literature review approach to examine the conceptual development of partnership-based education financing models. The subject of this study consisted of secondary data sources in the form of peer-reviewed journal articles, academic books, policy documents, and other scientific publications relevant to education financing and partnership governance. These sources were selected because they provide both theoretical and empirical foundations for understanding the limitations of conventional education financing and the emergence of partnership-based alternatives. In this study, the unit of analysis was not individuals or institutions, but documented scientific knowledge discussing education financing structures, financing challenges, partnership practices, and collaborative governance in education. To ensure conceptual clarity, the reviewed literature was first mapped systematically based on author, year, focus, main findings, and relevance to this study, as presented in Table 1. This mapping was used to identify dominant research trends, recurring themes, and the conceptual position of the present study within the broader literature on education financing reform.

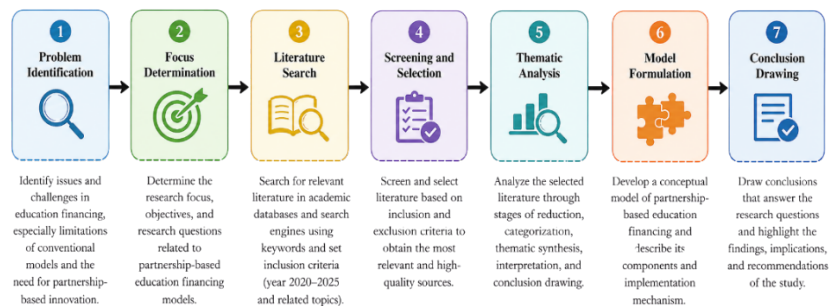
Table 1. Literature Mapping Matrix

Author	Year	Focus	Main Findings	Relevance to This Study
Ananda et al.	2025	Basic education financing problems	Education financing remains inefficient and unevenly distributed	Explains structural problems in current financing
In'am & Ma'sum	2025	Education financing in Indonesia	Financing remains dependent on government allocations	Supports critique of conventional financing model
Nopriyanto et al.	2025	Sustainable education financing	Partnership and diversified funding improve sustainability	Supports partnership-based financing model
Ramadan et al.	2023	School financing partnership	Collaborative financing supports operational sustainability	Shows empirical relevance of partnership practice
Fatmariyanti et al.	2023	Education financing management	Partnership improves accountability and transparency	Supports governance dimension of partnership model

Data were collected through systematic literature searching and documentation techniques. The literature search was conducted using academic databases and scientific search engines, including Google Scholar, Crossref, and national indexed journals, by using keywords such as “education financing,” “education funding model,” “partnership in education financing,” “public-private partnership in education,” and “sustainable education financing.” The search was limited to publications published between 2020 and 2025 to ensure the relevance and recency of the reviewed literature. The inclusion criteria comprised (1) publications directly related to education financing and partnership models, (2) peer-reviewed and academically credible sources, (3) studies discussing conceptual, empirical, or policy dimensions of education financing, and (4) publications

with clear methodological and analytical frameworks. Meanwhile, the exclusion criteria included duplicate publications, non-scholarly opinion articles, studies not directly related to education financing, and literature lacking sufficient academic rigor. The selected literature was then screened and classified according to thematic relevance to ensure that only the most analytically relevant sources were included in the review. The collected data were analyzed using a qualitative thematic synthesis technique consisting of five stages: literature reduction, categorization, thematic synthesis, interpretation, and conclusion drawing. In the first stage, the selected literature was reduced by identifying the most relevant arguments, findings, and concepts related to the research focus. In the second stage, the reduced data were categorized into major analytical themes, namely current education financing conditions, limitations of conventional models, partnership-based financing concepts, implementation mechanisms, and model implications. In the third stage, thematic synthesis was conducted to identify patterns, conceptual relationships, and recurring arguments across studies. In the fourth stage, the synthesized findings were interpreted critically to formulate a coherent conceptual model of partnership-based education financing. Finally, conclusions were drawn to answer the research questions and construct a systematic analytical framework. To strengthen methodological transparency, the entire research procedure followed a sequential analytical process consisting of problem identification, focus determination, literature search, screening and selection, thematic analysis, model formulation, and conclusion drawing, as illustrated in Figure 1.

Figure 1. Research Procedure Flow



3. RESULTS AND DISCUSSION

3.1. Current Condition of Education Financing in Indonesia

The current condition of education financing in Indonesia remains predominantly state-centered, with the government functioning as the primary provider of educational funds through the State Revenue and Expenditure Budget (APBN) and Regional Revenue and Expenditure Budget (APBD). This financing structure reflects a strong constitutional commitment to education, particularly through the mandatory allocation of at least 20% of public expenditure to the education sector. In practice, this commitment is implemented through several formal financing schemes, including School Operational Assistance (BOS), Special Allocation Funds (DAK), and targeted educational subsidies. These schemes have strengthened the state's role in ensuring educational access and institutional continuity, but they also indicate that Indonesia's education financing system remains highly dependent on centralized public expenditure (Ananda et al., 2025). Although education financing in Indonesia is not exclusively funded by the government, the role of non-state actors remains supplementary and weakly institutionalized. Educational institutions often receive additional support from tuition fees, community donations, philanthropic assistance, and limited private-sector involvement. However, these funding sources are generally fragmented,

temporary, and highly dependent on local institutional capacity. This condition indicates that financing diversification already exists in practice, yet it has not been integrated into a coherent financing framework capable of ensuring long-term sustainability and equitable distribution. As a result, Indonesia's education financing system is plural in funding sources but fragmented in governance structure (In'am & Ma'sum, 2025).

Regional disparity remains another defining characteristic of the current financing system. Provinces and districts with stronger fiscal capacity are generally able to provide better educational infrastructure, stronger institutional support, and higher-quality learning services, while financially weaker regions continue to face structural limitations in educational provision. This imbalance reinforces unequal educational access and quality across regions and demonstrates that the main challenge of education financing in Indonesia lies not only in funding availability, but also in the unequal capacity to manage and distribute educational resources effectively.

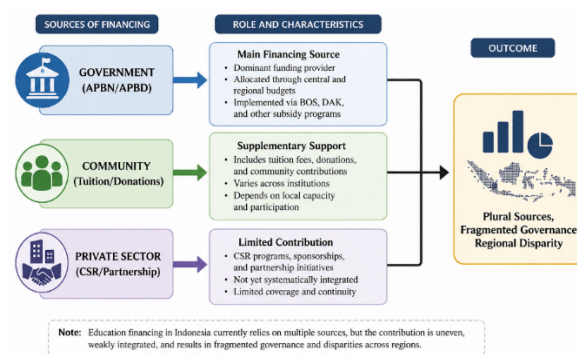


Figure 2. Current Structure of Education Financing in Indonesia

Based on the findings above, it can be concluded that the current condition of education financing in Indonesia is characterized by strong government dominance, fragmented non-state participation, and persistent regional inequality, indicating the need for a more integrated and adaptive financing structure (Kamal et al., 2025).

3.2. Limitations of the Conventional Education Financing Model

The conventional education financing model in Indonesia is primarily limited by its excessive dependence on government funding as the dominant source of financial support. While state funding remains essential in ensuring educational access, excessive reliance on public budgets creates structural vulnerability within the education system. Educational institutions become highly dependent on fiscal policy, annual budget cycles, and government spending priorities, thereby limiting institutional autonomy in financial planning and reducing responsiveness to local educational needs. This dependence also increases systemic vulnerability during periods of fiscal pressure, budget reallocation, or economic instability, when education financing becomes less flexible and more difficult to sustain (Ananda et al., 2025). Another major limitation of the conventional model lies in the inefficiency and weak accountability of financial management. Although substantial public resources are allocated to education, their utilization often remains administratively procedural rather than strategically outcome-oriented. Bureaucratic complexity, delayed budget disbursement, inefficient fund absorption, and weak financial oversight frequently reduce the effectiveness of educational spending. In many cases, financial management prioritizes administrative compliance over educational impact, weakening the relationship between financial investment and educational quality improvement. This condition also reduces transparency and limits broader stakeholder trust and participation in the financing process (In'am & Ma'sum, 2025).

The conventional model is further constrained by its low adaptive capacity in responding to contemporary educational demands. The increasing need for digital transformation, institutional innovation, infrastructure development, and labor-market-oriented programs requires financing systems that are more flexible, responsive, and collaborative. However, the centralized and bureaucratic nature of conventional financing often slows institutional adaptation and restricts innovation at the local level. Consequently, the conventional model remains structurally stable for administrative continuity, but insufficient for supporting sustainable and innovation-driven educational transformation.

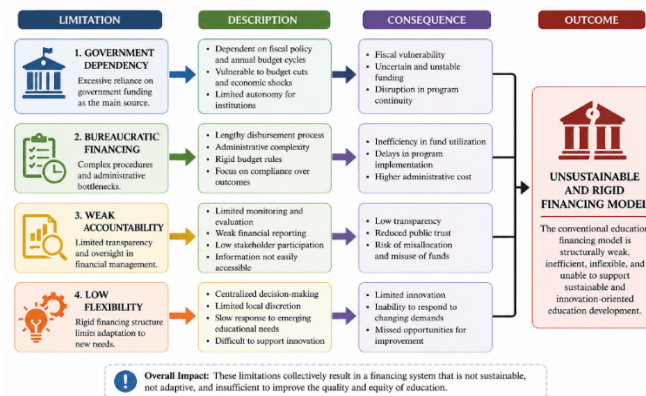


Figure 3. Limitations of the Conventional Education Financing Model

Based on the findings above, it can be concluded that the conventional education financing model is constrained by fiscal dependency, bureaucratic inefficiency, weak accountability, and limited adaptability, making it inadequate for sustainable and innovation-oriented educational development (Yani Harahap & Junaidi, 2024).

3.3. Conceptual Design of Partnership-Based Education Financing Model

The partnership-based education financing model can be conceptually designed as a collaborative financing framework that redistributes educational funding responsibility across multiple stakeholders. Unlike the conventional model, which is predominantly government-centered, the partnership-based model positions education financing as a shared responsibility among the government, the private sector, and society. In this model, educational financing is not treated solely as a public expenditure obligation, but as a collaborative investment in educational quality, institutional sustainability, and human capital development (Fatmariyanti et al., 2023). This conceptual shift enables education financing to move from centralized dependence toward shared and diversified resource mobilization. The conceptual design of this model is built upon three core principles: collaboration, sustainability, and accountability. Collaboration functions as the institutional foundation of the model by integrating the complementary roles of key stakeholders. The government serves as regulator, facilitator, and guarantor of educational equity; the private sector contributes investment, infrastructure, innovation, and strategic support; while communities and civil society provide participatory contributions through social support, local engagement, and public oversight. Sustainability ensures that financing is oriented not only toward short-term operational needs but also toward long-term institutional resilience. Accountability ensures that all contributions are managed transparently through clear governance structures, measurable responsibilities, and shared performance standards (Nopriyanto et al., 2025). From an institutional perspective, this model can be designed as an integrated financing ecosystem in which each actor contributes according to its strategic role and capacity. Such an ecosystem enables the mobilization of both financial and non-financial resources, including funding, infrastructure, managerial

expertise, technology, policy support, and social trust. This makes the partnership-based model not merely a funding alternative, but a broader governance mechanism for strengthening institutional flexibility and improving educational quality.

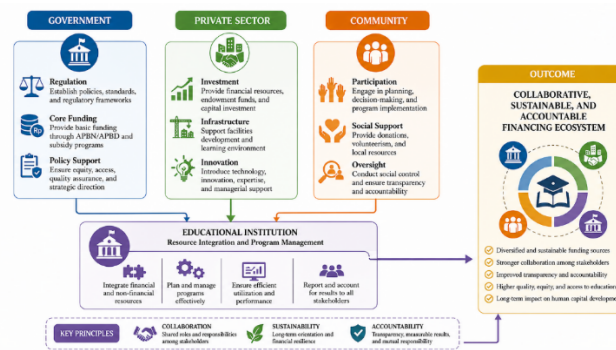


Figure 4. Conceptual Design of Partnership-Based Education Financing Model

Based on the findings above, it can be concluded that the partnership-based education financing model can be conceptually designed as a collaborative, sustainable, and accountable financing ecosystem that expands resource mobilization, strengthens institutional flexibility, and supports long-term educational development.

3.4. Implementation Mechanism of the Partnership-Based Education Financing Model

The implementation of a partnership-based education financing model requires a structured and sequential mechanism to ensure that collaboration among stakeholders operates effectively and sustainably. The implementation process begins with problem identification and needs assessment, in which educational institutions systematically identify their financial priorities, institutional needs, and developmental challenges. At this stage, institutions assess operational requirements, infrastructure gaps, human resource needs, and program development priorities to determine the scope and urgency of financial intervention. This diagnostic stage is essential because partnership effectiveness depends on the alignment between institutional needs and the strategic capacity of potential partners. In this context, accurate needs mapping serves as the foundational basis for building relevant and targeted financing partnerships. The second stage involves stakeholder mapping and partnership formulation. After institutional needs are identified, educational institutions determine potential partners from government, private, and community sectors based on their strategic relevance, resource capacity, and institutional compatibility. This stage includes communication, negotiation, and the formulation of partnership agreements to define roles, responsibilities, funding mechanisms, and expected outcomes. In this model, partnership formulation should be governed by formal cooperation instruments such as memoranda of understanding (MoUs), program agreements, and shared accountability frameworks to ensure institutional clarity and operational commitment. Effective communication and role clarity are therefore central to preventing conflict of interest and ensuring that partnership arrangements remain balanced and sustainable (Hakim et al., 2025). The final stage involves implementation, monitoring, and evaluation. Once partnership agreements are established, educational institutions function as the primary coordinators responsible for integrating resources, implementing programs, and ensuring transparent financial utilization. Monitoring is conducted periodically to assess implementation progress, identify constraints, and ensure consistency between planning and execution. Evaluation is then carried out to measure financial efficiency, institutional impact, and stakeholder satisfaction, while also generating feedback for future improvement. Through this

cycle, partnership financing is not merely implemented as a short-term funding mechanism, but institutionalized as a sustainable governance process.

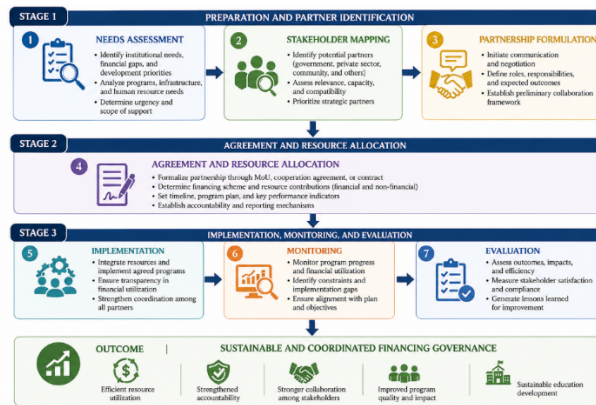


Figure 5. Implementation Mechanism of Partnership-Based Education Financing Model

Based on the findings above, it can be concluded that the implementation of a partnership-based education financing model requires a sequential process consisting of needs assessment, stakeholder mapping, formalized collaboration, and continuous evaluation to ensure sustainable and coordinated financing governance (Ramadan et al., 2023).

3.5. Strengths, Challenges, and Implications of the Partnership-Based Education Financing Model

The partnership-based education financing model offers several strategic strengths, particularly in expanding financing sources, improving institutional flexibility, and strengthening educational sustainability. By involving multiple stakeholders, this model reduces excessive dependence on government funding and enables educational institutions to access broader financial and non-financial resources, including investment, infrastructure, managerial expertise, technological support, and social capital. This diversification enhances institutional resilience and allows educational institutions to respond more adaptively to changing educational demands. Furthermore, partnership-based financing strengthens financial efficiency by distributing financial responsibility across multiple actors and promoting more strategic resource utilization. As such, the model offers a more flexible and sustainable financing alternative than conventional state-centered approaches (Rohayanah & Maman Suryaman, 2025). Despite these strengths, the implementation of the partnership model also presents several significant challenges. One of the main challenges lies in the divergence of interests among stakeholders, as government institutions, private actors, and communities often operate under different priorities, expectations, and accountability logics. Such differences may create coordination difficulties, negotiation imbalances, and conflicts in decision-making processes. Another major challenge concerns institutional capacity, particularly the limited managerial competence of educational institutions in designing, negotiating, and managing collaborative financing arrangements. In addition, weak regulatory frameworks and the absence of standardized partnership governance mechanisms may hinder long-term implementation and reduce stakeholder trust. These challenges indicate that partnership-based financing requires not only collaboration, but also strong governance capacity and institutional readiness (Rifa'i et al., 2025). The implications of this model are significant for both educational governance and educational quality. Institutionally, the partnership-based model encourages more participatory, transparent, and accountable financial governance by involving multiple actors in planning, implementation, and oversight. Strategically, it supports the development of more adaptive and innovation-oriented educational institutions capable of responding to technological, economic, and

social change. In terms of educational outcomes, this model contributes to improving educational quality, expanding access, and strengthening equity by mobilizing broader support for educational development.

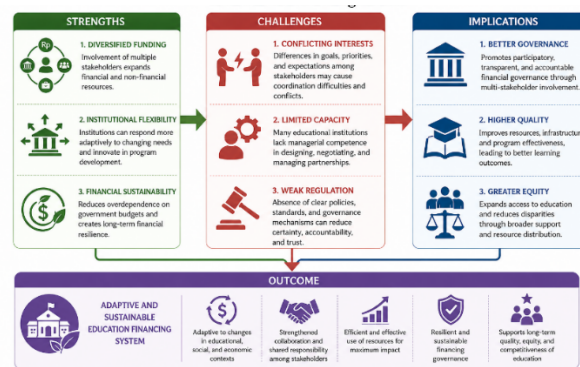


Figure 6. strengths, Challenges, and Implication of Partnership-Based Education Financing Model

Based on the findings above, it can be concluded that the partnership-based education financing model offers significant advantages in diversification, flexibility, and sustainability, but its success depends on effective governance, institutional readiness, and the capacity to manage multi-stakeholder collaboration (Fahrezi et al., 2025).

4. CONCLUSION

This study concludes that the current condition of education financing in Indonesia remains dominated by government funding through APBN and APBD, while non-state contributions from communities and the private sector continue to function only as supplementary and weakly integrated sources. Although this structure reflects strong state commitment to educational provision, it also reveals persistent structural weaknesses, particularly fragmented governance, limited funding diversification, and unequal regional financing capacity. These findings confirm that the central challenge of education financing in Indonesia lies not only in the availability of funds, but also in the structural limitations of how educational resources are distributed, managed, and sustained. This study further finds that the conventional education financing model is constrained by four major limitations: excessive dependence on government budgets, bureaucratic inefficiency, weak accountability, and limited adaptability to contemporary educational demands. These limitations make the conventional model insufficient for supporting sustainable and innovation-oriented educational development. In response, this study proposes a partnership-based education financing model as a more adaptive alternative, conceptually designed as a collaborative financing ecosystem involving government, private sector, communities, and educational institutions. This model is built upon the principles of collaboration, sustainability, and accountability, and is operationalized through sequential stages of needs assessment, stakeholder mapping, partnership formulation, implementation, monitoring, and evaluation. Finally, this study concludes that the partnership-based education financing model offers significant strengths in expanding funding diversification, improving institutional flexibility, and strengthening long-term financial sustainability. At the same time, its implementation remains contingent upon institutional readiness, governance capacity, and the ability to manage multi-stakeholder collaboration effectively. Therefore, the significance of this study lies in its contribution to the development of a more integrated conceptual framework for education financing reform, while practically offering a strategic reference for policymakers and educational institutions in designing more collaborative, equitable, and sustainable education financing systems in Indonesia.

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