Islamic Principles in Education Financing: Challenges and Strategic Solutions for Madrasahs in Indonesia

Hartono[1], Firman Aulia Ramadhan[2]

{hartono2986@gmail.com[1], aramafirman@gmail.com[2]}

Universitas Islam Negeri Kiai Haji Achmad Siddiq Jember, Indonesia[12]

Abstract. Education financing is a critical factor in ensuring the quality, equity, and sustainability of Islamic educational institutions. This study explores education financing management based on Islamic values, focusing on classical models such as the *Bait al-Mâl* system used during the Islamic caliphates. Employing a qualitative, literature-based approach, the study analyzes classical Islamic perspectives and compares them with the current financing challenges faced by Islamic institutions in Indonesia. The findings reveal that historically, Islamic education was fully state-funded through structured mechanisms, emphasizing transparency, collective responsibility, and equitable access. In contrast, modern Islamic schools, especially madrasas, often face financial constraints due to limited funding sources and weak community participation. This study recommends revitalizing Islamic education financing by integrating historical best practices with modern financial management strategies, including the use of *waqf*, *zakât*, and stakeholder collaboration. Aligning Islamic ethical principles with effective financial management can improve institutional resilience and promote educational inclusivity.

Keywords: Education Financing, Islamic Education, Financial Management, Madrasa

1 Introduction

Education financing remains a persistent and complex challenge for educational institutions in Indonesia, particularly for Islamic institutions such as madrasas. One of the most pressing issues is the suboptimal distribution and management of educational funds, which affects nearly every aspect of school operations and limits the ability of institutions to deliver quality education[1]. Financing is not merely a supporting element but a critical driver of educational effectiveness. Every stage of the educational process, from curriculum planning and infrastructure development to teacher training and assessment, requires adequate financial support[2].

In practical terms, education financing encompasses the resources required and the mechanisms through which those resources are allocated. The government, community, and educational institutions play roles in this process. However, many Islamic educational institutions operate with limited and inconsistent funding, often relying heavily on student tuition fees. This dependence is especially problematic given that most students in these institutions come from low-income families, such as farmers and laborers in rural areas[3]. As a result, these institutions struggle to balance affordability with quality, leading to operational inefficiencies and learning disparities.

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At the same time, the global landscape of educational finance is evolving, with digital technology and innovative funding models reshaping how education is supported. Crowdfunding, micro-donations, and digital payment platforms are expanding access to alternative funding streams[4]. Similarly, public-private partnerships and social impact bonds offer promising avenues for sustainable and accountable educational investment[5]. These trends provide new opportunities for Islamic educational institutions—especially those that face structural financial limitations—to diversify their funding sources and improve long-term sustainability[6].

In the Islamic tradition, education has historically been viewed as a public good, with financing responsibilities falling to the state. During the caliphates' era, institutions such as madrasas and universities were funded through Bait al-Mâl—the public treasury—using revenues from Zakat, jizyah, kharaj, and other sources. Islamic leaders such as Caliph Umar bin Khattab and Sultan Muhammad Al-Fatih ensured that education was accessible, well-funded, and inclusive, supported by state funds and community initiatives such as waqf (endowments)[3]. These models emphasized equity, sustainability, and communal responsibility in educational finance.

Given these historical precedents and the current financial challenges in Indonesia, it is critical to reexamine Islamic approaches to education financing. This paper aims to explore education financing management through an Islamic lens, drawing on historical models while addressing the needs of contemporary Islamic educational institutions. Specifically, the study examines the basic concepts of education financing, reviews historical Islamic practices, and analyzes the current challenges and potential strategic solutions for financing Islamic education in Indonesia.

By integrating classical Islamic principles with modern financial realities, this study seeks to contribute to developing sustainable, equitable, and adequate financing frameworks that support the growth and improvement of Islamic education systems. The insights offered will help educational leaders, policymakers, and stakeholders in faith-based institutions design more resilient and inclusive financing models that align with Islamic values and contemporary demands.

2 Method

This research employs a qualitative descriptive approach with a literature review method to explore the principles of education financing management from an Islamic perspective and assess their relevance to the current context of Islamic educational institutions in Indonesia. The study aims to synthesize classical Islamic financing practices with modern challenges in Islamic education management.

Data were collected through an extensive review of primary and secondary sources, including classical Islamic texts, historical records of education financing during the Islamic caliphates, and contemporary academic literature, such as peer-reviewed journal articles, books, policy documents, and government reports on education financing. The selection of literature was guided by its relevance to the themes of Islamic values, educational sustainability, and financial management practices.

The research focused on analyzing three main dimensions: Basic concepts and components of education financing, Historical practices of financing in Islamic education systems, and Current challenges and strategic solutions in the financial management of Islamic educational institutions in Indonesia.

The data were analyzed using content analysis techniques, allowing the researchers to identify key themes, patterns, and strategies related to education financing from historical Islamic governance and modern administrative perspectives. This analytical framework enabled the comparison of classical Islamic principles—such as those implemented during the eras of Caliph Umar bin Khattab and Sultan Muhammad Al-Fatih—with current financing models in Indonesian madrasas.

3 Result and Discussion

3.1 Basic Concepts of Education Financing

Education financing is at the heart of how the distribution of education benefits and costs is organized in society. It involves various important aspects, including the amount of money to be spent, the sources of funds obtained, and the allocation of funds to those in need[7]. In a simple context, education costs are the money used to support the education process or the services provided to students. However, education financing also deals with how the tax burden is distributed among groups in society and how it is allocated to schools.

Education financing is not just about the amount of money generated and spent but also covers a wide range of needs essential for the continuity of the education process. This includes paying teachers' salaries, professional development of teachers, provision of learning spaces, infrastructure improvements, provision of educational equipment, textbooks, stationery, and support for extracurricular activities[8]. In addition, it also covers the management of education and the supervision needed to ensure the quality of education provided.

In financial administration terminology, particularly concerning education, there is a distinction between cost and expenditure. A cost estimates the funds required to finance a particular activity, such as academic or student activities. Meanwhile, an expenditure is the funds spent to finance an activity, such as a student practicum[7]. There is often a difference between budgeted costs and actual expenditure, which can occur due to various factors, such as price changes or unexpected sudden needs.

The cost of education is one of the instrumental components that is very important in the organization of education. Without costs, the education process cannot run optimally. Sources of education costs can be classified into several types, including costs incurred by the government. The government is often the primary source of education financing, but other sources can also come from community contributions, private assistance, or even funds managed independently by educational institutions[9]. All this shows that education financing is a complex system that requires good management to ensure that each education component can function adequately and educational goals can be achieved.

Education financing is a crucial aspect in supporting the sustainability of education programs, and the sources of this financing can come from various parties, including the government, the community, parents or guardians of students, and the educational institution itself. Each source plays a strategic role in the circulation of education financing needed to sustain various education programs, both those planned by educational institutions as development platforms and by the government, which has institutional responsibility for budgeting[10].

According to Rinawati, Costs incurred by the community or parents of students, for example, serve as a direct contribution to their children's educational process, while costs contributed by the wider community, such as sponsorship from financial institutions or companies, provide much-needed additional support, especially in special projects or initiatives[11]. On the other hand, the educational institution is also responsible for managing existing resources to ensure the educational program runs well. That includes fundraising, budget management, and efficient resource allocation.

The government's role in financing education is crucial as it can budget and regulate education policy. The government is responsible for promoting effectiveness and efficiency in educational activities and ensuring that the allocated funds are optimally used to achieve educational goals. In every effort to achieve educational goals, whether quantitative in nature, such as increasing the number of graduates, or qualitative in nature, such as improving the quality of education, education costs have a decisive role[11]. Almost no educational effort can ignore the role of costs because, without adequate costs, the educational process cannot run optimally.

Education costs include all types of expenses related to the implementation of education, whether in the form of money, goods, or energy that can be valued economically. The diversity of these types of costs reflects the complexity of education financing management. Therefore, the management of financing must be done well by the main actors, such as school principals, foundation owners, government, and other personnel involved in budgeting and managing costs[12]. The success in organizing and managing education costs is highly dependent on the ability and seriousness of these actors. If management is done well, educational programs can run effectively and efficiently to achieve educational goals optimally.

Education financing is crucial in supporting educational institution operations. To design an ideal financing concept, it is important to understand the components of financing and how it is implemented in educational institutions. In this study, several important terms must be considered, such as cost object, cost management information, financing, finance, budget, cost, and cost driver. These terms are an important foundation in economics, especially in the financial management of educational institutions[13].

The object of costs is everything that requires the allocation of funds to implement programs or activities in an institution. When running its programs, every organization or educational institution is always related to various activities that are the core of its operational system.[14] These activities require costs, so all of these activities can be considered as cost objects. According to Peter, cost objects can be divided into four main types: products or groups of interconnected products, services, technical or human resources departments, and projects such as research or marketing promotion[15]. Thus, managing cost objects is an important part of maintaining the sustainability of educational programs.

Cost management is the process of managing costs so that they can function as a planning, decision-making, and control tool in an institution[16]. Effective cost management allows for-profit and non-profit educational institutions to carry out their activities maximally, effectively, and efficiently. In education, cost management includes managing all information related to costs, both financial and non-financial information[17]. This non-financial information includes productivity, quality, and other key success factors critical to educational institutions' success.

One thing to note in cost management is that financial information alone is often insufficient to provide a complete picture of an institution's condition. Financial information tends to focus on the short term and can be misleading if not balanced with other more sustainable information. Therefore, to achieve competitive and sustainable success, educational institutions must focus on cost sources with a long-term and sustainable impact. Thus, the ideal financing concept should include careful planning, effective cost management, and a deep understanding of cost objects and cost management information so that educational institutions can achieve their strategic goals with optimal efficiency and effectiveness.

Every institution, be it in the education sector or any other industry, must understand how much it costs to carry out various activities such as service delivery, production, or new product development. This understanding is important so institutions can effectively monitor budget circulation, prevent waste, and use funds wisely. To achieve this, appropriate and accurate cost management information is required.

Cost management information covers several important aspects that support strategic and operational decision-making. First, strategic management is important in making long-term decisions related to product recovery, process methods, production techniques, and marketing channels[18]. These strategic decisions help the institution set the right direction to achieve long-term goals and improve competitiveness.

Secondly, ongoing planning and decision-making are indispensable for managing various operational aspects such as equipment transfers, cash flow management, raw material purchases, and activity scheduling. Accurate data must support these ongoing decisions to ensure the institution's operations run smoothly and efficiently.

Third, management and operational control are key to ensuring that all activities are carried out in accordance with the established plan. These controls include monitoring and evaluating various processes to identify and address possible deviations. Preparing accurate financial reports is also an important part of cost management information, as these reports provide a comprehensive picture of the institution's financial condition and form the basis for future decision-making[19].

When linked to the provision of education, cost management information becomes very relevant in managing cost sources that come from various parties, such as the government, parents, communities, and other sources[20]. This information also helps educational institutions in assessing the teaching and learning service system, so that they can determine the appropriate costs to improve the quality of these services. In addition, with the support of the correct information, educational institutions can make the right decisions regarding the programs that must be implemented efficiently and accountable.

A deep understanding of cost management information enables institutions to improve the quality of their services or products. In addition, with effective cost management, institutions can increase profitability, allowing them to upgrade facilities and services promptly with the latest methods. That supports the sustainability of the institution's operations and ensures that they can continue to compete and provide excellent services to stakeholders.

3.2 History of Education Financing in Islam

In Islamic teachings, education financing for all levels is the full responsibility of the state without imposing any costs on the community. The state is required to cover all aspects of education financing, from the salaries of teachers and lecturers to the provision of education facilities and infrastructure. Thus, in the Islamic system, education is provided free of charge as part of the people's rights towards the state.

This approach is based on the state's obligation to guarantee the three basic needs of society, namely education, health, and security. These three needs are considered the rights of the people that must be provided directly and free of charge by the state, in contrast to the basic needs of individuals, such as clothing, food, and shelter, whose guarantees are indirect. This principle is supported by the hadith of Prophet Muhammad which states that a leader (imam) is responsible for the welfare of his people, likened to a shepherd who is responsible for his sheep. Furthermore, in Islamic history, concern for education has been exemplified by leaders, as was the case after the battle of Badr, where captives unable to pay their ransom were required to teach the children of Medina to read and write instead of their ransom. That shows how important education is in the Islamic view and how the state should be actively involved in its provision[3].

The state's obligation to ensure education financing is also affirmed through the ijma' of the companions, which became a cornerstone in Islamic law. For example, Caliphs Umar bin Khattab and Uthman bin Affan provided salaries to teachers, muezzins, and imams of congregational prayers from state revenues derived from various sources such as *jizyah* (tax on non-Muslims), *kharaj* (land tax), and *Ushur* (levy on the property of non-Muslims crossing the state border). That shows that the state's responsibility in financing education has been integral to Islamic governance since the Companions' time.

History records how the caliphs in the golden era of Islam established various educational institutions that were provided free of charge to the people. Since the fourth century A.H., the caliphs built universities and equipped them with various supporting facilities such as libraries, auditoriums, student dormitories, and housing for lecturers and scholars. These institutions were even equipped with additional facilities such as recreational gardens, bathrooms, kitchens, and dining halls, demonstrating the high commitment of Islamic leaders to education. This policy confirms that in Islam, education is seen as a basic need and a fundamental right the state must fulfill to create a knowledgeable and highly competitive society[3].

Through this approach, the education system in Islam is expected to create a knowledgeable and moral generation, which will support the creation of a prosperous and just society. The role of the state in ensuring free and quality education for all its citizens is key to creating a society that is in line with Islamic principles.

During the heyday of Islamic civilization, education was a top priority pursued by the state and society to achieve the welfare of the people. Among the most important universities that became centers of learning were the Nizhamiyah Madrasa and Al-Mustanshiriyah Madrasa in Baghdad, the Al-Nuriyah Madrasa in Damascus, and the An-Nashiriyah Madrasa in Cairo. One prominent example is the Mustanshiriyah Madrasa, which was established by Caliph Al-Mustanshir in the sixth century A.H. It not only provided academic facilities such as auditoriums and libraries but was also equipped with bathhouses and hospitals, where doctors were always ready to serve students and the general public. That shows how seriously the Islamic government took the physical and intellectual well-being of its citizens.

During the Ottoman Caliphate era, Sultan Muhammad Al-Fatih was firmly committed to education by building eight schools in Constantinople (Istanbul). In these schools, the Sultan provided dormitories complete with sleeping and dining rooms and monthly scholarships to the students. In addition, the Sultan also established a special library managed by knowledgeable librarians. Education provided by the state in those days was not only of high quality but also free so that all levels of society had equal access to knowledge.

However, although the financing of education is the state's responsibility, Islam does not preclude the initiative of individuals, especially the wealthy, to support education. One form of community contribution is through waqf, which is prescribed in Islam. History records many wealthy people building schools and universities through waqf. In almost every major city, such as Damascus, Baghdad, Cairo, and Asfahan, educational institutions, and libraries have been established from waqf funds. These waqfs were often specialized and dedicated to a particular activity or person. For example, there were special waqf endowments for hadith scholars, doctors, medicine researchers, children's teachers, and the study of fiqh and the Qur'an. Waqf endowments are dedicated specifically to the Shaykhs of Al-Azhar or to support their transportation facilities[3].

In addition, waqf is also given in the form of direct support to students, such as the provision of dormitories, stationery, handbooks, scholarships, and tuition fees. That ensures that formal and non-formal education is accessible to all levels of society without being burdened by high costs.

In Islam, people have the right to free formal education from the state. Meanwhile, through waqf initiatives from wealthy community members, people can also obtain free or affordable non-formal education. This combination of the state's role and society's contribution through waqf creates an inclusive and equitable education system where knowledge and skills can be widely disseminated without financial barriers. This system became one of the main pillars in building the tremendous Islamic civilization of the past.

3.3 The Problem of Financing Islamic Education in Indonesia

As faith-based educational institutions, Madrasas often face serious challenges when financing education. One of the main problems that arise is the limited sources of funds that can be explored to support daily operations. Based on research conducted by the Center for Research and Development of Religious Education in 2006, madrasas' difficulties in managing education financing are primarily due to the limited funds available. So far, the primary source of funds for madrasas comes from student tuition fees, which, although a fixed source of funds, is minimal. That is because most madrasa students come from families with low economic levels, such as farmers, laborers, and other low-level employees who live in the suburbs or rural areas[1].

As a result, madrasas have to set tuition fees under the socio-economic conditions of the surrounding community, which often makes the funds collected inadequate. Although assistance from the government through the School Operational Funding program is available, these funds are often insufficient to cover all the operational needs of the madrasa. In addition, there is also an additional source of funds from Zakât, infaq, and Sadaqa, but this source of funds is not fixed, and the amount is unpredictable. Another factor that affects the existence of Zakât, Infaq, and Sadaqa funds is the management of Zakât, which still faces challenges regarding its allocation.

Other incidental assistance from the government and local governments, such as the Special Allocation Fund, Imbalance Self-Help Fund, or other School Funds, is also often uneven and not always obtained by all madrasas. This assistance is usually given after madrasas apply to the local government, and only a few madrasas receive it, depending on the closeness of the relationship between the madrasa organizers and the local government. Madrasas that do not have access to certain parties often find it difficult to get such assistance, which worsens their financial situation[8].

Another problem that contributes to the difficulty of managing financing in madrasas is the lack of adequate human resources, especially in terms of knowledge about budgeting and fund circulation[21]. This limitation has led to the absence of in-depth analysis of financing management, so madrasas tend not to make optimal efforts to seek and develop new funding opportunities. Closed access to information also makes madrasas exclusive and only rely on funds from the government.

Support from the surrounding community is also important in supporting education financing in madrasas. However, community participation is often low as they are not directly involved in budgeting [22]. As a result, the community's attention to madrasas is limited to handing over their children to be educated without getting involved in the development and management of madrasas. Community involvement is needed to drive the success of education programs in madrasas[23] and ensure that these institutions can continue to operate and provide quality education to students.

3.4 Solutions for Improving Islamic Education Financing Management

Strategic steps are needed to overcome the dilemma of education financing, especially in faith-based madrasas. The author conveyed several important things need to be considered to ensure effective and sustainable financial management.

First, education financing is a very sensitive and crucial aspect of the continuity of educational institutions. Sound financial management can drive institutional progress, while poor management can lead to setbacks[24]. Therefore, all components involved in an educational institution must be actively involved in the budget preparation and management process. The principles of openness, togetherness, and collective responsibility should be the main foundation of the institution's financial management[25]. That means that every decision taken regarding financing must be accounted for together, and the success or failure of the institution is a shared accountability.

Secondly, in terms of the placement and allocation of funds, institutions need to have a good system for preparing and managing budgets[26]. That includes a clear understanding of how much budget is available, how it will be spent or allocated, and how financial reports should be prepared. If people within the institution do not understand this process, specialized training or education and training on good budgeting should be conducted. This training can help institutional staff understand and master the skills needed to manage finances properly.

Third, principals, as the main driving force of the institution, are expected to have good entrepreneurial, managerial, and supervisory skills[27]. These skills are essential to ensure that principals can not only lead the institution effectively but also seek and utilize opportunities to increase the institution's financial resources in a sustainable manner.

Fourth, madrasas should involve the community in the budgeting process for education financing. That can be done through regular meetings, class promotion, or graduation meetings. Involving the community in this process is a tangible form of the openness principle, where the community can participate in decision-making that affects their children's education[28]. Community involvement can also increase their support and participation in supporting the educational programs run by the madrasa.

Fifth, as an Islamic educational institution based on noble values, madrasas must uphold principles such as justice, trust, honesty, deliberation, openness, and discipline. These principles must be upheld by all elements of the institution to create an educational environment that is not only effective in teaching but also fair and transparent in financial management[26].

Paying attention to and implementing these strategic steps can improve the management of education financing in madrasas. That will enable the establishment of better Islamic education institutions, especially in financial management, which will support the overall success of education in madrasas. To see more detail, you can see the table below:

Table 1. Analyzed Solutions for Financing Management

No	Solution	Explanation
1	Active Involvement of All Components in Financial Management	Education financing is crucial for the sustainability of educational institutions. All components must be actively involved in budget preparation and management. Openness, togetherness, and collective responsibility should guide financial decisions.
2	Good Budgeting System and Specialized Training	Institutions must have a clear system for preparing and managing budgets, including understanding available funds and how they will be spent. Staff who lack understanding of the budgeting process should receive specialized training or education and training.
3	Strong Leadership by Principals with Entrepreneurial, Managerial, and Supervisory Skills	Principals must possess strong leadership, entrepreneurial, managerial, and supervisory skills. These skills ensure effective leadership and the ability to seek sustainable financial resources for the institution.

No	Solution	Explanation
4	Community Involvement in the Budgeting Process	Madrasas should involve the community in budgeting through regular meetings or during class promotion/graduation events. That would promote the principle of openness and strengthen community support for educational programs.
5	Upholding Islamic Values in Financial Management	Madrasas must uphold principles such as justice, trust, honesty, deliberation, openness, and discipline in all education and financial management aspects. These values create a transparent and fair environment, promoting effective teaching and sound financial management.

4 Conclusion

This study concludes that education financing is a fundamental pillar in supporting educational services' sustainability, quality, and equity, particularly within Islamic educational institutions. Education financing involves allocating financial resources to students and identifying funding sources, expenditure planning, and effective distribution of financial responsibilities among stakeholders. These sources may include government allocations, community contributions, corporate sponsorships, and internally generated funds from educational institutions.

Historically, during the Islamic caliphates—particularly under the leadership of Caliph Umar bin Khattab—education was fully funded by the state through the *Bait al-Mâl*, with revenues derived from instruments such as *Zakât*, *Jizya*, *Kharaj*, and *Ushur*. This approach reflects Islam's strong commitment to equitable and accessible education as a public good. However, in the present Indonesian context, Islamic educational institutions such as madrasas face persistent challenges, including limited financial resources, lack of financial management capacity, and low levels of community involvement.

Therefore, improving the quality and sustainability of Islamic education requires robust and accountable financial management practices. Madrasas must be empowered to effectively plan, manage, and report education budgets while adhering to Islamic values such as transparency, justice, and collective responsibility. Strategic solutions include increasing the financial literacy of education managers, strengthening stakeholder participation (including community involvement), and promoting alternative funding mechanisms, such as waqf and zakat-based models, alongside formal government support.

Ultimately, revitalizing Islamic education financing requires a return to classical Islamic principles and innovation that responds to contemporary realities. By aligning historical best practices with modern financial strategies, Islamic educational institutions can achieve greater sustainability, ensure equitable access to education, and contribute meaningfully to national development goals in Indonesia.

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