CENDEKIA
Jurnal Pendidikan dan Keagamaan

CENDEKIA: Jurnal Pendidikan dan Keagamaan
Vol. 3, No. 2, 2026, Page:111-122
p-ISSN 3046-9031
e-ISSN 3046-904x

RESPONSIVE ISLAMIC EDUCATION BUDGETING STRATEGIES FOR SOCIAL AND TECHNOLOGICAL ISSUES: A CRITICAL CONCEPTUAL REVIEW

Firdaus [1], **Muhamad Jamaludin** [2]
[1] MTs Nurul Falah Kutabumi Kuta Baru, Banten, Indonesia
[2]UIN Sunan Kalijaga Yogyakarta, Indonesia
Corresponding author: firdausaa80@gmail.com

ABSTRACT

This research aims to conceptually and critically examine budgeting strategies in Islamic education that are responsive to social challenges and technological developments. Starting from the reality that the majority of Islamic educational institutions still apply conventional and procedural budgeting approaches, this study offers a new framework that integrates sharia values with the principles of social justice and digital transformation in educational financial management. The method used is a systematic literature review based on the PRISMA model, by selecting and analyzing 25 key literatures relevant to the topics of the budgeting, Islamic education, digitalization, and social equity. The review categorized budgeting strategies into two main dimensions: the social dimension (which includes needs-based, gender, participation and equity approaches) and the technological dimension (which include digital budgeting, online monitoring, blockchain and information system integration). The findings also identified hybrid strategies that combine both of these approaches such as Digital Participatory Budgeting and Equity-Based Digital Dashboard. The conclusion of this study emphasizes the importance of developing an Islamic education budgeting strategy that is not only administratively efficient, but also socially inclusive and adaptive to technological change for the realization of fair, transparent and sustainable education governance.
***Keywords*:** Islamic education, budget strategy, social justice, digitalization, financial management

Received: 15-05-2026	Revised: 28-07-2026	Accepted: 01-09-2026

INTRODUCTION

Globally, educational financial management plays a crucial role in establishing an effective, efficient, and sustainable education system, particularly in the context of Islamic education. When managing limited resources, budgeting is one of the fundamental elements that must be understood. Budgeting serves not only as a tool for planning and allocating funds but also as an instrument for controlling the use of financial resources to achieve educational objectives (Noor & Monita, 2021). Educational administrators must therefore understand the concepts and principles underlying budgeting systems, especially those applied to Islamic education.

Educational allocation and budgeting are two closely related aspects of educational financial management. Allocation refers to the distribution of available financial resources among sectors or activities that support education. In Islamic education, such allocation must take justice and balance into account so that each level of education receives resources commensurate with its needs. Budgeting, by contrast, is the more detailed planning process that guides the distribution of funds among educational activities or programs (Indonesia, n.d.). It must reflect previously established priorities based on the educational objectives to be achieved and be grounded in Sharia principles emphasizing transparency, justice, and sustainability.

As part of financial planning, budgeting determines how financial resources will be allocated and used over a specified period. In Islamic educational financial management, budgeting extends beyond economic considerations and also encompasses moral and social dimensions (Indonesia, n.d.). Islamic education budgeting must therefore observe Sharia principles that require accountability and transparency in the use of funds. Accordingly, educational budgeting should be assessed not only in terms of cost efficiency but also according to the extent to which resource allocation supports character formation and educational quality grounded in Islamic values.

Given the complexity and objectives of budgeting in Islamic education, it has characteristics that distinguish it from budgeting in other sectors. One of its principal features is the direct relationship between the budget and the learning processes occurring within an educational institution. The primary function of budgeting is to ensure that funds are used efficiently and appropriately so that available resources can be optimized to achieve educational objectives (Junaedi, 2019). Budgeting also serves as a control and evaluation mechanism, enabling administrators to monitor the use of funds and evaluate the outcomes of budget allocations. This is where oversight becomes particularly important in Islamic education budgeting: it ensures that expenditure does not depart from the principles of justice and public benefit.

To achieve established objectives, budgeting must be based on clear and systematic principles. The principal tenets of Islamic education budgeting are justice, transparency, and accountability. The budgeting procedure begins with the preparation of a budget based on the educational priorities to be achieved

(Achdiat, 2010). Each allocation must then follow clear procedures to prevent misuse and ensure the optimal utilization of resources. These principles apply not only to planning but also to budget implementation and evaluation, with every stage required to meet standards of integrity and responsibility.

Once budgeting principles and procedures have been established, the next step is to design a budget aligned with the characteristics and needs of the educational institution. The budget must encompass all essential aspects of the educational process, including curriculum development, facilities, teacher remuneration, and extracurricular activities. It must also provide funding for long-term programs such as research and development. A sound budget should be flexible yet structured, allowing it to respond to changing circumstances (Maryono, 2013).

One of the budget's primary functions is to allocate resources. In Islamic education, a budget is not merely a mechanism for distributing funds; it is also an instrument for ensuring that every educational level receives resources appropriate to its needs and priorities. Higher education institutions, for example, may require more funding for research and development, whereas primary schools may need more funding for physical facilities and foundational instruction. Appropriate budgeting ensures that every educational level has sufficient funding to support educational quality in accordance with expected standards (Atmaja et al., 2016).

The importance of resource allocation at each educational level becomes particularly evident when budgeting within an Islamic education system is considered. Every level has different needs, and funds must be allocated judiciously to establish an equitable balance among them. At the primary level, for example, more funding may be directed toward infrastructure and teacher training, while higher education may require greater allocations for research and development. Budgeting must therefore be progressive and account for the particular needs of each educational level in order to achieve optimal outcomes (Lusiana et al., 2019).

Certain assumptions must be carefully considered when preparing a budget. These include projected student enrollment, inflation, changes in education policy, and the rate of economic growth. Realistic and accurate assumptions facilitate more appropriately targeted budgets. In Islamic education, budgetary assumptions must also account for social, cultural, and religious factors that may affect resource allocation and the effectiveness of educational programs (Sakti & Hidayat, 2019).

Based on the preceding discussion, the authors identify several gaps in Islamic education budgeting. Budgeting is not merely an administrative process concerned with the allocation of funds; it is an integral component of a governance system that reflects fundamental Sharia values such as justice, accountability, and public benefit. To date, budgeting strategies in Islamic educational institutions have generally continued to emphasize conventional concerns, being largely confined to the planning and distribution of funds for operations and infrastructure development. This approach has not fully responded to either social dynamics or technological advances that are significantly transforming the global educational landscape.

At the same time, complex social realities—including unequal access to education, disparities in funding between urban and rural areas, and the need for affirmative support for vulnerable groups—create new challenges for educational budget planning. Islamic educational institutions are expected to devise budgeting strategies capable of addressing these issues fairly and inclusively. Moreover, the digital revolution is reshaping educational financial governance through the use of information technology for transparent reporting, efficient budget distribution, and stronger financial controls based on integrated information systems.

Nevertheless, most current studies of Islamic education budgeting remain focused on basic principles or procedures and devote insufficient attention to how budgeting strategies can adapt to social and technological change. Yet successful educational financial management is no longer determined solely by internal efficiency; it also depends on an institution's capacity to respond to community needs contextually and innovatively.

These conditions underscore the need for a critical conceptual review of Islamic education budgeting strategies that are more adaptive and context-sensitive. This study is intended to evaluate existing budgeting approaches and formulate a new direction for educational financial strategies that is consistent not only with Islamic values but also with contemporary social challenges and technological advances.

METHOD

This study follows a systematic process based on the PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) model (Handayani, 2017) to select and analyze literature relevant to financial management in Islamic education. The process comprises four principal stages: identification, screening, eligibility, and inclusion (Handayani, 2017).

During the identification stage, the researchers searched academic databases including Google Scholar, Sinta, DOAJ, ProQuest, and Garuda using combinations of keywords such as “Islamic education budgeting,” “responsive budgeting,” “digital budgeting,” and “technology/socially based Islamic education budgeting strategies." This search yielded 243 initial records consisting of journal articles, conference proceedings, policy reports, and other relevant literature.

The next stage was screening, in which duplicate and irrelevant articles were removed based on an assessment of their titles and abstracts. At this stage, 123 records were excluded because they did not correspond to the research focus, leaving 120 records for the next stage.

At the eligibility stage, the full texts of the remaining 120 records were read in their entirety. The inclusion criteria were as follows: (1) the article discussed a budgeting strategy or approach in Islamic education; (2) it addressed a social issue such as equitable access, gender, or disadvantaged, frontier, and outermost (3T) regions; or (3) it discussed the integration of technology into Islamic education budgeting systems. Following this process, 47 articles were deemed eligible for further analysis.

At the final inclusion stage, the literature considered most relevant, valid, and academically rigorous was selected. Twenty-five articles were used as the principal sources for this critical conceptual review. The articles were analyzed thematically to identify patterns in budgeting strategies responsive to social dynamics and technological transformation within Islamic education. By following the PRISMA process, the study ensured that the literature review was systematic, transparent, and academically accountable. The process is summarized in the following table.

Table 1. Systematic Literature Search and Selection Process

Stage	Process Description	Number of Records (n)
Identification	- Databases searched: Google Scholar, Sinta, DOAJ, ProQuest, and Garuda. - Keywords: "Islamic education budgeting," "responsive budgeting," "digital budgeting Islamic schools," and "technology/socially based Islamic education budgeting strategies."	n = 243
Screening	- Removed duplicates (identical titles and authors). - Screened titles and abstracts. - Excluded records unrelated to Islamic education or not addressing social/technological issues.	n = 120
Eligibility	- Read the full texts of the remaining articles. - Included articles addressing budgeting strategies, responses to technology, or social issues in the context of Islamic education.	n = 47
Included	- Selected the most relevant articles for the final analysis and thematic synthesis.	n = 25

	- Sources were drawn from accredited scholarly journals and policy reports issued by Islamic educational institutions.

RESULTS AND DISCUSSION

The categorization system for Islamic education budgeting strategies was designed to classify findings from the literature according to their responses to two principal domains: social issues (Ekaningrum & Hadi, 2022; Hidayati et al., 2023; Muda & Nasri, 2024; Ulfa et al., 2022; Yusrawati & Januar, 2024) and technological issues (Abdullah Mohammed Ayedh, Wan A'tirah Mahyudin, 2019; Muchlis Gazali & Che Ismail, 2019; Putri & Sakapurnama, 2024; Setiawan et al., 2025). The strategies were classified into two main dimensions, each with specific subcategories. The social dimension encompasses budgeting strategies oriented toward equity, inclusiveness, participation, and the actual needs of educational institutions and learners. The technological dimension encompasses digitalization, information-system integration, online financial transparency, and technological innovations such as blockchain in Islamic education budget management. This categorization is expected to provide an analytical tool for evaluating and designing budgeting approaches that are more adaptive and relevant to the challenges confronting contemporary Islamic education.

Table 2. Social Dimension: Strategies Responsive to Social Issues

Strategy	Description	Example of Practice
Need-Based Budgeting (Muda & Nasri, 2024)	Preparing budgets according to the actual needs of institutions and learners.	Affirmative BOS funding allocations for madrasas in disadvantaged, frontier, and outermost (3T) regions.
Gender-Responsive Budgeting (Nurnaningsih Nawawi, 2016; Ulfa et al., 2022)	A budget that takes gender-specific needs into account.	Gender-equitable training for female teachers.
Participatory Budgeting (Ekaningrum & Hadi, 2022)	Involving the school community, parents, teachers, and students in budget preparation.	School committee forums in formulating the School Revenue and Expenditure Budget (RAPBS).
Equity-Oriented Allocation (Hidayati et al., 2023)	Directing funds toward educational units experiencing disparities.	Redistributing operational funds to madrasas in peripheral areas.

Table 3. Technological Dimension: Strategies Adaptive to Technological Development

Strategy	Description	Example of Practice
Digital Budgeting System (Putri & Sakapurnama, 2024)	Using applications or software to design and track budgets online.	Implementing an Excel- and SIK-based madrasa e-budgeting system.
Real-Time Financial Monitoring (Setiawan et al., 2025)	Directly monitoring budgets through a digital financial dashboard.	An open-source financial dashboard for Islamic boarding schools.
Blockchain for Education Finance (Muchlis Gazali & Che Ismail, 2019)	Using blockchain to create a transparent and tamper-resistant financial system.	A smart-contract prototype for educational zakat.
Integrated Financial Information System (IFIS) (Abdullah Mohammed Ayedh, Wan A'tirah Mahyudin, 2019)	An integrated financial information system connecting central authorities with educational units.	Integrating SIMPATIKA and EMIS with the online BOS system.

In practice, some Islamic educational institutions combine strategies from the two dimensions described above, including:

Table 4. Combined (Hybrid) Strategies

Hybrid Strategy	**Description**
Digital Participatory Budgeting (Abdullafattah Esmail, 2019)	Community-based budgeting facilitated through online platforms (e.g., Google Forms, SIPDA, or SIKAD).
Equity-Based Digital Dashboard (Ishak & Mohammad Nasir, 2024)	Budget allocation based on social disparities and tracked digitally through an information system.

1. **Social Dimension: Responding to Equity and Inclusiveness**

   The social dimension of Islamic education budgeting strategies emphasizes sensitivity to community conditions and the diversity of learners' needs. Four principal strategies are classified within this dimension: Need-Based Budgeting (Elisha et al., 2004), Gender-Responsive Budgeting (Khalifa & Scarparo, 2021), Participatory Budgeting (SINTOMER et al., 2008), and Equity-Oriented Allocation (Jhingran, 2006). Need-Based Budgeting promotes budget planning based on data concerning the actual needs of educational units rather than merely on established practices or historical data. Gender-Responsive Budgeting reflects an awareness that education budgets must consider the specific needs of women and men, particularly in relation to access to facilities and training. Participatory Budgeting is an inclusive approach that involves stakeholders including teachers, parents, and students in budget preparation to enhance transparency and accountability. Equity-Oriented Allocation ensures that resources are distributed fairly, with additional attention given to institutions in disadvantaged regions or those with limited access. Together, these strategies demonstrate that Islamic educational financial management is inseparable from the mission of social justice and community empowerment.

2. **Technological Dimension: Adapting Financial Management to Digital Transformation**

The technological dimension reflects the readiness of Islamic educational institutions to confront digital transformation, particularly in relation to the transparency, efficiency, and effectiveness of budget management. Four principal strategies fall within this dimension: the Digital Budgeting System (Abdullafattah Esmail, 2019), Real-Time Financial Monitoring (Samir Amin, Patrick Bond, Laszlo Brust, Miguel Angel Centeno, Honita Cowaloosur, Peter Evans, 2019), Blockchain for Education Finance (Agung Yudhianto et al., 2024), and the Integrated Financial Information System (IFIS) (Ahmed & Salleh, 2016). A Digital Budgeting System refers to the use of dedicated applications or software for budget planning and reporting, replacing manual systems that are susceptible to error and manipulation. Real-Time Financial Monitoring enables direct and periodic oversight of resource use through dashboards or online platforms, thereby strengthening institutional accountability. Blockchain for Education Finance is an innovation that has not yet been widely implemented but has the potential to create an educational finance system that is secure, transparent, and resistant to manipulation. The Integrated Financial Information System enhances efficiency by linking an educational institution's financial information system with government or foundation systems. These four strategies exemplify the importance of digitalization in supporting modern and efficient financial governance consistent with Islamic principles.

3. **Hybrid Strategies: Integrating Social and Technological Approaches to Budgeting**

In practice, the distinction between social and technological strategies is not always rigid. Many Islamic educational institutions have begun to combine the two dimensions in contextual and adaptive hybrid strategies. Two forms identified in the literature are Digital Participatory Budgeting (Nanda et al., 2024) and an Equity-Based Digital Dashboard (Garrett, 2024). Digital

Participatory Budgeting integrates the involvement of the educational community with digital technology in the budgeting process. Through online platforms such as Google Forms, SIKAD, or dedicated applications, institutions can collect school-community aspirations and actual needs rapidly and systematically. An Equity-Based Digital Dashboard, meanwhile, is a budget-reporting system grounded in the principle of equitable distribution, presented through digital visualizations, and used to monitor the extent to which resources have been allocated fairly. These hybrid strategies indicate a new direction for Islamic educational financial management that is rooted in Sharia principles while also accommodating social and technological change as a means of strengthening institutions.

CONCLUSION

Budgeting strategies in Islamic education must move beyond conventional approaches oriented solely toward administrative efficiency. Through a conceptual and systematic review, this study demonstrates that social challenges and technological developments require more adaptive and inclusive budgeting strategies grounded in Sharia principles.

Within the social dimension, strategies such as Need-Based Budgeting, Gender-Responsive Budgeting, Participatory Budgeting, and Equity-Oriented Allocation reflect awareness of the importance of justice, community participation, and support for vulnerable groups in the distribution of resources. The technological dimension, meanwhile, directs Islamic educational institutions to utilize digital systems—including Digital Budgeting, Real-Time Monitoring, Blockchain, and Integrated Financial Information Systems—to establish transparent, accountable, and efficient financial governance.

The combination of these approaches produces hybrid strategies that are increasingly relevant in the era of digital transformation, such as Digital Participatory Budgeting and an Equity-Based Digital Dashboard. These strategies reinforce the understanding that budgeting is not merely a matter of numbers but also an instrument of social justice and technological innovation in building sustainable, high-quality Islamic education.

REFERENCES

Abdullafattah Esmail. (2019). Factors Influencing The Adoption Of Integrated Zero-based Budgeting With Sofware As A Service (SaaS) In Yemeni Public Etities: The Role Of Government Intervetion Policies. *Sustainability (Switzerland)*, *11*(1), 1–14.

http://scioteca.caf.com/bitstream/handle/123456789/1091/RED2017-Eng-8ene.pdf?sequence=12&isAllowed=y%0Ahttp://dx.doi.org/10.1016/j.regsciurbeco.2008.06.005%0Ahttps://www.researchgate.net/publication/305320484_Sistem_Pembetungan_Terpusat_Strategi_Melestari

Abdullah Mohammed Ayedh, Wan A'tirah Mahyudin. (2019). The integration of Shariah compliance in information system of Islamic financial institutions: Qualitative evidence of Malaysia. *Qualitative Research in Financial Markets*, *13*(1), 37–49. https://doi.org/10.1108/QRFM-05-2017-0042

Achdiat, Y. (2010). *Implementasi Anggaran Berbasis Kinerja dalam Manajemen Lembaga Pendidikan*. file.upi.edu. http://file.upi.edu/Direktori/Proceeding/Upi-Upsi/2010/Book_3/Implementasi_Anggaran_Berbasis_Kinerja_Dalam_Manajemen_Lembaga_Pendidikan.PDF

Agung Yudhianto, K., Siregar, J., & Siti Hajar, B. (2024). *JKPP (Jurnal Kajian Pendidikan dan Psikologi) Innoation in Education Fund Management (A Study of The Application of Blockchain Technology For Transparency and Efficiency)*. *1*(3), 170–178. https://altinriset.com/journal/index.php/jkpp

Ahmed, H., & Salleh, A. M. H. A. P. M. (2016). Inclusive Islamic financial planning: a conceptual framework. *International Journal of Islamic and Middle Eastern Finance and Management*, *9*(2), 170–189. https://doi.org/10.1108/IMEFM-01-2015-0006

Atmaja, R., Harun, C. Z., & Ibrahim, S. (2016). Analisis penetapan standar biaya pendidikan pada SMA Negeri 2 Kuala kabupaten Nagan Raya. *… Administrasi Pendidikan …*. https://jurnal.usk.ac.id/JAP/article/view/2613

Ekaningrum, I. R., & Hadi, N. (2022). The Role of Participatory Budgeting Management in Reducing the Budget Slack in an Islamic Education Institution. *QALAMUNA: Jurnal Pendidikan, Sosial, Dan Agama*, *14*(2), 603–616. https://doi.org/10.37680/qalamuna.v14i2.3572

Elisha, D., Levinson, D., & Grinshpoon, A. (2004). A need-based model for determining staffing needs for the public sector outpatient mental health service system. *The Journal of Behavioral Health Services & Research*, *31*(3), 324–333. https://doi.org/10.1007/BF02287294

Garrett, R. (2024). Quest for Equity : Using multiple methodologies to promote collaboration and engagement in anti-racism education. *Qualitative Research*. https://doi.org/10.1177/14687941241288198

Handayani, P. W. (2017). Systematic Review dengan PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-analyses). *Workshop Riset Sistem Informasi Fakultas Ilmu Komputer UI*, *9*(1-3 Agustus 2017), 1–28.

Hidayati, S., Susilawati, S., Habibi, W. B., Subhi, N. D. N., & Mulyono, M. (2023).

The Concept Of Management And Utilization Of The Islamic Education Budget At SD Islam Al Maarif 01 Singosari. *AL-WIJDÃN Journal of Islamic Education Studies, 8*(3), 382–395. https://doi.org/10.58788/alwijdn.v8i3.2690

Indonesia, G. B. di. (n.d.). Pendanaan Pendidikan Dasar Gratis Berkualitas di Indonesia. *Neliti.Com*. https://www.neliti.com/publications/774/pendanaan-pendidikan-dasar-gratis-berkualitas-di-indonesia

Ishak, M. S. I., & Mohammad Nasir, N. S. (2024). The applicability of Islamic crowdfunding as an alternative funding for micro-entrepreneurs in Malaysia. *Qualitative Research in Financial Markets*, *16*(3), 548–564. https://doi.org/10.1108/QRFM-12-2022-0202

Jhingran, D. (2006). *Orienting Outlays toward Needs : An evidence-based , equity-focused approach for Sarva Shiksha Abhiyan*. 1–27. http://datatopics.worldbank.org/hnp/files/edstats/INDwp07e.pdf

Junaedi, E. (2019). Efektivitas kebijakan pendidikan inklusif di tingkat sekolah dasar. *Jurnal Administrasi Pendidikan*. https://ejournal.upi.edu/index.php/JAPSPs/article/view/21306

Khalifa, R., & Scarparo, S. (2021). Gender Responsive Budgeting: A tool for gender equality. *Critical Perspectives on Accounting*, *79*, 102183. https://doi.org/10.1016/j.cpa.2020.102183

Lusiana, Mildawati, T., & Fidiana. (2019). Transparansi dan Akuntabilitas Kinerja Anggaran Penyelenggaran Pendidikan Tinggi melalui Integrasi Sistem Informasi Keuangan. *Journal of Research and Application: Accounting and Management*, *4*(1), 1–10. https://doi.org/10.18382/jraam.v4i1.001

Maryono, R. (2013). Pengaruh Perubahan Dana Alokasi Umum Terhadap Perilaku Oportunistik Legislatif Dalam Penganggaran Daerah. In *Jurnal Akuntansi*.

Muchlis Gazali, H., & Che Ismail, C. M. H. (2019). A Conceptual Framework for Cash Waqf with Blockchain in Financing Education for the Islamic Religious School in Malaysia. *Journal of Islamic Sciences and Comparative Studies*, *3*(1), 73–88.

Muda, L. I., & Nasri, U. (2024). *Pre-Marital Education in Islam : An Analysis of Its Role in Preventing Divorce*. *9*, 2407–2418.

Nanda, S. I., Irawadi, H., Asmendri, A., & Sari, M. (2024). Islamic educational leadership strategy planning in optimizing the education budget at SDN 20 Timbulun. *Indonesia Accounting Research Journal*, *12*(2), 61–69. https://doi.org/10.35335/iacrj.v12i2.368

Noor, T. R., & Monita, E. (2021). Efisiensi alokasi dana Bantuan Operasional Sekolah (BOS) pada masa pandemi Covid-19. *… (Jurnal Dinamika Manajemen Pendidikan)*.

https://journal.unesa.ac.id/index.php/jdmp/article/view/14654

Nurnaningsih Nawawi. (2016). *Manajemen Berbasis Madrasah Berkesetaraan*.

Putri, S. D., & Sakapurnama, E. (2024). Application of e-RKAM in Electronic-Based Madrasah Planning and Budgeting in the Ministry of Religion of South Sumatra Province. *Journal La Multiapp*, *5*(3), 200–212. https://doi.org/10.37899/journallamultiapp.v5i3.1330

Sakti, A., & Hidayat, A. (2019). Manajemen sumber dana dan alokasi pembiayaan pada pesantren mahasiswa. *Jurnal Perspektif*. http://www.perspektif.uinsgd.ac.id/index.php/JP/article/view/47

Samir Amin, Patrick Bond, Laszlo Brust, Miguel Angel Centeno, Honita Cowaloosur, Peter Evans, R. G. (2019). Dialougues On Develompent. In *Sustainability (Switzerland)* (Vol. 11, Issue 1). http://scioteca.caf.com/bitstream/handle/123456789/1091/RED2017-Eng-8ene.pdf?sequence=12&isAllowed=y%0Ahttp://dx.doi.org/10.1016/j.regsciurbeco.2008.06.005%0Ahttps://www.researchgate.net/publication/305320484_Sistem_Pembetungan_Terpusat_Strategi_Melestari

Setiawan, A., Ana, L., & Ekaningsih, F. (2025). *Education Financing Management in the Digital Era : An Analysis of the Role of Virtual Accounts Tuition Payments in Islamic Boarding School*. *January*, 1–15.

SINTOMER, Y., HERZBERG, C., & RÖCKE, A. (2008). Participatory Budgeting in Europe: Potentials and Challenges. *International Journal of Urban and Regional Research*, *32*(1), 164–178. https://doi.org/10.1111/j.1468-2427.2008.00777.x

Ulfa, W., Zainuddin, M., Khalil, Z. F., Muazzinah, M., & Nashriyah, N. (2022). The City of Banda Aceh's planning and budgeting in regional work units: Are they gender responsive? *Gender Equality: International Journal of Child and Gender Studies*, *8*(1), 63. https://doi.org/10.22373/equality.v8i1.12212

Yusrawati, Y., & Januar, J. (2024). Perencanaan Keuangan yang Efektif untuk Menjamin Keberlangsungan Lembaga Pendidikan Islam. ... *Manajemen Pendidikan Islam*. https://ejournal.uinbukittinggi.ac.id/index.php/almarsus/article/view/8839