

FUNDRISING FOR EDUCATIONAL EMPOWERMENT

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Abstract

Studies on fundraising for education financing have been presented both from the government and from the community. One of the many sources of education cost empowerment that has not been discussed in this paper is the existence of CSR (Corporate Social Responsibility). The existence of company funds as a social responsibility to the surrounding community is regulated in the form of CSR funding. However, the limited number of companies means that schools such as madrasas in rural and underdeveloped areas are still far from the reach of CSR. For this reason, the existence of CSR is not studied seriously in this paper. Islam as a religion that is ramhatan lil'alamin since its inception has had the concepts of financing empowerment (including education) by maximizing the empowerment of zakat, infaq, endowments, grants and alms. Various studies have proven that management using modern management can help with education costs. As is done by BAZIS in North Sumatra province which provides scholarships to students at madrasas.

Keywords: Fundraising, Educational Empowerment

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INTRODUCTION

The education system in Indonesia has two main sub-systems, namely the school education sub-system under the management of the Ministry of Education and Culture (Kemdikbud) and the madrasa education and religious education sub-system under the management of the Ministry of Religion (Kemenag). Of the approximately 233,517 public school and madrasa educational institutions, 82 percent are public schools and 18 percent are madrasas; and of the approximately 49,402,000 public school and madrasa students, 87 percent are enrolled in public schools and 13 percent are enrolled in madrasas.

On the other hand, Law No. 20/2003 Article 34 (2) concerning the National Education System (Sisdiknas) stipulates that the Government guarantees the implementation of compulsory education at the minimum basic education level without charging fees. This is paradoxical in the implementation of education. The government appears to have no political commitment to education. For example, the education budget provision of 20% in the APBN. The decision of the Constitutional Court (MK) regarding the judicial review of Law No. 18/2006 concerning the 2007 APBN which allocated 11.8% of the education budget was contrary to the 1945 Constitution, but the Government responded coldly. It was not much different in 2006, where the Government did not respond positively to the Constitutional Court's decision which decided that Law No. 13/2005 concerning the 2006 APBN with an education budget allocation of 9.1% was contrary to the 1945 Constitution (www.kabarindonesia.com/beritaprint.php)

The most crucial thing facing our world of education today is the problem of financing/finance, because all components of education in schools are closely related to the components of school financing. Even though the financing problem does not have a

direct effect on the quality of education, financing is related to learning facilities and resources. How many schools cannot carry out teaching and learning activities optimally, only financial problems, both to pay teachers and to provide learning facilities and infrastructure. In this regard, although the demand for reform is cheap and quality education, quality education always requires quite a lot of funds.

To implement a quality education process, various strategies are needed to raise sufficient funds. As in the trajectory of Islamic history since the time when the Prophet Muhammad was still alive, during the time of the Companions (khulafaurrasyidin), during the Umayyad and Abbasid daulah dynasties and other dynasties, education funding has received a large portion in the thinking of leaders to allocate funds to finance the educational process. Empowerment of the concept of zakat, infaq, alms, including spoils of war, has been empowered to help finance the education process. Some of the zakat, infaq and alms and even ghanimah collected are given directly to educational institutions to meet various needs between teachers and students, some are managed in the form of businesses whose profits are used for educational management. This has been going on for centuries, and one thing that can still be seen is the existence of Al Azhar University in Cairo, Egypt.

The facts and trends above are actually a strong enough rationale for conducting a study on the sources (founding) of education financing. For this reason, in this paper we will examine various possibilities for educational financing, both from the government and from the community (Muslims). For this reason, a study of whether the trend of implementing financial empowerment originating from the government as well as empowering zakat, infaq and alms with various dimensions of management is still relevant or not, will be attempted to be discussed in this paper.

THEORETICAL STUDIES

Basic Concepts of Education Financing

Education financing is a very important element in the educational process, its existence as a key instrument for achieving educational goals both quantitatively and qualitatively. In any context, the provision of education cannot be separated from financing. Financing in education according to the Planning Bureau of the Ministry of Education and Culture consists of all costs incurred and utilized for the provision of education by the government, individuals and the community to obtain education. Anwar (1990) provides the understanding that education financing is an activity in the implementation of education which concerns how to find sources of funds and how to use existing funds for the process of providing education.

The opinion above implies that financing is intended as an activity to find sources of funds, including looking for sources of funds that come from within and outside the educational unit concerned. Meanwhile, activities related to the use of funds include direct and routine costs. Gaffar, (1987) stated that education financing includes several aspects. The first is revenue (source of education funds) and the second is allocation or distribution which expresses the problems of how to use funds and distribute funds obtained from various sources for the benefit of providing education.

According to Fattah, (2001) the education budget consists of two sides that are related to each other, namely the revenue budget and the expenditure budget. The revenue budget is the income obtained annually by the school from various official sources that are received regularly. Meanwhile, the expenditure budget is the amount of money spent each year for the purposes of implementing education in schools.

For schools, all types of financing issued are considered educational financing. This form of financing issued by the school is considered a form of additional financing due to the following reasons: (1) the expenditure cannot be avoided, (2) the expenditure

can be predicted in advance, (3) the expenditure can be calculated quantitatively, and (4) expenditure is internal and quality or results. Normatively, according to Fattah, (2001) the form of school expenditure itself can be categorized into several items, namely: (1) expenditure for implementing lessons, (2) expenditure for administration, (3) maintenance of school facilities and infrastructure, (4) welfare teachers, (5) administration, (6) educational technical guidance, and (7) data collection.

Costs in education include direct costs and indirect costs. Direct costs consist of costs incurred for the purposes of implementing teaching and student learning activities in the form of purchasing learning tools, learning facilities, transportation costs, teacher salaries, whether paid by the government, parents or students themselves. Meanwhile, indirect costs are in the form of lost profits (opportunity costs) that students sacrifice while studying. Matin (2014).

Sources of Education Financing

Education financing is one of the study materials that discusses how sources of education costs can be obtained and how to allocate the education costs that have been obtained in certain educational institutions. This is then known in the field of management as management. Gaffar believes that educational finance covers several aspects. The first aspect is revenue (source of education costs). The second aspect is allocation or distribution which reveals the problems of how to allocate and distribute costs obtained from various funding sources for the purposes of providing education.

According to Supriyanto, the source of educational costs for educational activities (educational enterprise) is obtained from various sources. As mentioned, the sources in question consist of the government, community and parents. Education costs in Indonesia that come from the government rely on tax input. The taxes in question are obtained from the people, income taxes from various companies and industries, while from abroad in the form of aid or loans.

The next source of educational funding is the community, namely the parents or families of students. In reality, if a family wants to send their child to an educational institution, then they have to provide and spend a certain amount of funds for registration, school fees, co- and extracurricular activities, uniforms, shoes, bags, books and stationery, tools. learning and sports, transportation, pocket money and even incidental costs such as commemorating national and religious holidays and so on.

The educational costs that must be provided and paid by parents can include direct costs and indirect costs. Direct costs are all costs that parents must pay to the school so that their children can participate in learning activities. Fattah said that this consisted of costs incurred for the purposes of carrying out children's teaching and learning activities. Meanwhile, indirect costs are costs incurred that indirectly support the educational process that occurs at school, for example living costs, transportation costs, snack costs, health costs and opportunity costs.

The amount of educational financing received from the community or parents, both individuals and institutions or foundations, generally depends on the ability of the local community to advance education. This financing contribution from the community and parents is a concrete manifestation of the implementation of article 46 of the Law on the National Education System which states that education funding is a joint responsibility between the government, regional government and the community. In the explanation of article 46, it is stated that sources of funding from the community include educational donations, grants, endowments, zakat, vow payments, loans, company donations, tax relief and elimination for education, and other legal receipts.

The next sources of education funding are education funding agencies, both from within and outside the country, who are interested and interested in the development and

progress of education. Forms of financial assistance provided by funding agencies or foundations can be in the form of scholarships, assistance with learning facilities or tools, training, etc.

Education Cost Source Empowerment Application

In historical history, it is recorded that Islam has concepts of educational empowerment. The origins of managing state finances for the prosperity of the people began during the time of the caliph Umar bin Khattab ra, at the suggestion of Walid bin Hisyam, Baitul Mal was established for the benefit of the people. Furthermore, during the Umayyad dynasty and the Abbasid dynasty there was a change in form from a decentralized system to a centralized system.

In the history of Islam, it is known that there are several forms of state income sources that can be used for social welfare, including in terms of education funding, such as:

1. Kharraj, namely land tax or land income collected from the conquered territories of the Ahlu Zimmah
2. Al-`Usyru, namely land tax which is taken from residents who embrace Islam without war and management of dead land by Muslims
3. Zakat of the rich is distributed to 8 groups who are entitled to receive it. This zakat is also intended for students who do not have funds for education because they are classified as people who struggle in the path of Allah SWT.
4. Jizyah is an amount of money paid by Zimmah experts as a guarantee for their security, safety and welfare.
5. Ghanimah is a spoil of war
6. Fa`i is wealth obtained from conquered territories without going through war.
7. Al-Mukus is a trade tax both at sea and on land.
8. A`syar as-Sufun is a tax on ships passing through or landing in Islamic territory.
9. Al-Usyur is a customs tax applied to imported goods.
10. Akhmas al-Ma`adin, namely tax on minerals mined by the people
11. Ghallah al-Mustaghillat, namely tax from markets or business places built on state land.
12. Ghallah dar ad-Dharb is a currency creation tax
13. Tax on property obtained from marine products
14. Assets that do not have a master are returned to Baitul Mal, such as people who die without heirs, etc.

Other sources of financing for Islamic education can also be obtained through:

1. Waqf; In general, it can be interpreted as a gift given to fulfill various needs of Muslims, such as building and maintaining places of worship, supporting ulama and preachers, establishing schools and other needs.
2. Zakat; Zakat funds can be used for education management, they must be managed professionally and transparently so that they are efficient and effective in financing educational institutions
3. Shodaqoh; can be used as a source of educational financing, such as for teaching salaries, scholarships and for Islamic education facilities and infrastructure.
4. Grants; expenditure of assets during a person's lifetime based on love for someone's interests or for social, religious and scientific bodies, including sources of financing for education.

Fundraising Strategy for Islamic Education Financing

It is certain that an educational institution requires operational costs to manage it. Looking at the enormous costs required to maintain the education process, it is not enough to just rely on funds allocated by the central government, regional government and parents of students as part of the community. For this reason, managers of educational institutions must have a strategy to fulfill the financing of their education management. Some forms of education funding strategies are:

1. Selling creative concepts or ideas

The progress of an educational institution cannot be separated from having sufficient funds to finance all its operational needs. For this reason, school or madrasa administrators no longer just carry out their duties as teaching students and managing student administration. People involved in an educational institution are required to be able to design a strategy that can become a source of financial income to meet the needs of the school or madrasah.

Schools are required to be able to create concepts or ideas that can be sold on the market. This idea or idea has of course been studied in depth and the use of the results is measurable and standardized. For example, the concept or idea of empowering the people's economy through empowering zakat and waqf. Of course, this idea or idea has really been tested scientifically and convincingly, so that individual people or institutions feel interested in buying the concept or idea.

One example of an educational institution that is trying to offer a concept or idea for sale is the Putra Anda Binjai Vocational High School (SMK). Several teachers conducted studies in the school laboratory regarding the concept of "Sharia Shopping". This project is chaired by Rinaldi, an alumni of D 3 sharia banking at IAIN North Sumatra who is also an educator at this educational institution. The concept of sharia shopping is to empower Muslim communities to shop for all their daily living needs at one business entity with a voucher system. Of course, this concept is supported by a modern (online) financial system where people who become members and shop a certain amount will get bonuses and other Islamic shopping conveniences. This concept or idea has already been sold to the entrepreneur "Tiger Syari'ah" and one of the entrepreneurs in the city of Banda Aceh. This sharia shopping concept has also been tested on students and parents at SMK..... Binjai and showed satisfactory results. However, the problem is that this concept or idea has not received permission and been certified by the government. This concept has become dormant. This condition was further exacerbated by the closure of the Macan Syariah business.

If this concept works as it should, the profits obtained from selling this idea or concept will be able to help finance educational management. Of course, education management will lead to improving the quality of teaching, the quality of life of teaching staff and the quality of educational facilities and infrastructure

2. Involve the community in investing in education

Based on the results of a visit the author made to the University of Queensland in Australia in 2013, this educational institution apart from being given funding by the government in the form of grants, without any tax deductions also received financial assistance from the community in the form of investing in shares. It's just that not all units of this university are free to invest their shares in the community. The university limits the investment of shares to agricultural faculties, especially in the development of animal husbandry and agriculture.

Based on the information that the author obtained, the number of agricultural students at the University of Queensland is 500 people, the agricultural land and livestock cover an area of 10,000 km. This means that students are given large enough land to test scientific and modern agricultural and livestock systems. In this case, the community,

through project proposals written by students, invests their shares. The results from agriculture and livestock, apart from the profits for shareholders and students as managers, are also given to the development of the University of Queensland. And according to the author's observations, this college is quite advanced and has complete infrastructure and is able to meet the people's needs for meat and vegetables in the city of Queensland.

The large number of people who wish to invest in this university has made research on agriculture and animal husbandry progress rapidly. On the one hand, students have quite good scientific competence, on the other hand, the community gets benefits and the funding that must be spent by education managers becomes lighter so that this educational institution develops rapidly into a world class university.

3. Invite various institutions to become educational institution partners

To be able to develop well, an educational institution must have sufficient funding sources. Fundraising for education management is a necessity for an educational institution. It is felt that funds provided by the central and regional governments as well as community members are very limited to finance the operations of schools or madrasas. For this reason, the school or madrasah must involve various institutions to provide funding support.

From 2000 to 2005, several madrasas and schools in the city of Tanjungbalai received sufficient funding from the DR foundation. Honoris Causa M. Salim (better known as the Abi Besok foundation). This foundation operates in the field of transportation between countries such as Indonesia, Malaysia, Singapore and Thailand. This foundation provides assistance in the form of school rehabilitation, providing school mobiles, educational facilities and infrastructure for students, providing scholarships and providing school buses for poor students. Educators are given additional salaries and some of them are given expenses for the Hajj and Umrah pilgrimages.

Over a period of five years the schools and madrasas supported by the DR foundation. Honoris Causa M. Salim is going well. However, this partnership did not continue because the transportation company owned by the chairman of the foundation experienced losses, so it was no longer able to provide funding support for several schools and madrasas in the city of Tanjungbalai.

Many forms of funding for education involving funding institutions have also been carried out by many madrasas or schools in Indonesia. The transfer of IAIN SU's status to UIN SU was inseparable from the participation of the Islamic Development Bank (IDB) financial institution based in Saudi Arabia. Even though the financial injection they provide is not a grant, this form of financial assistance has a lighter repayment system (soft credit) and over a relatively long period of time.

Apart from the existence of the IDB, the participation of the H. Anif foundation as the board of trustees of IAIN SU which metamorphosed into UIN SU has been a positive contribution to campus development. Scholarship assistance, financial assistance to perform the Hajj as employees and teachers and the most monumental is the construction of a building worth billions of rupiah which is currently under construction on Jalan Sutomo Medan, a form of participation by the H. Anif foundation in building and developing educational institutions.

The construction of the building as educational facilities and infrastructure was funded by the H. Anif foundation as a grant to UIN SU Medan. In this way, the budget allocation for UIN SU funds which should be used to construct this building can be used for other educational purposes in relation to the development of UIN North Sumatra as a world class university institution. Of course there are still many schools and madrasas which include institutions, companies or foundations in other places as well. the participation of the Saudi Arabian As Sunnah foundation in the As Sunnah college in

Tanjung Morawa, Medan, North Sumatra, the Mobil Oil company in the Pekan Baru area, tin mines in Belitung, precious stone mines (diamonds and diamonds) in the city of Martapura, Kalimantan and so on, has shown his contribution to the management of school and madrasah education.

CONCLUSION

Studies on fundraising for education financing have been presented both from the government and from the community. One of the many sources of education cost empowerment that has not been discussed in this paper is the existence of CSR (Corporate Social Responsibility). The existence of company funds as a social responsibility to the surrounding community is regulated in the form of CSR funding. However, the limited number of companies means that schools such as madrasas in rural and underdeveloped areas are still far from the reach of CSR. For this reason, the existence of CSR is not studied seriously in this paper.

Islam as a religion that is ramhatan lil'alamin since its inception has had the concepts of financing empowerment (including education) by maximizing the empowerment of zakat, infaq, endowments, grants and alms. Various studies have proven that management using modern management can help with education costs. As is done by BAZIS in North Sumatra province which provides scholarships to students at madrasas. Educational institutions, both schools and madrasas, can carry out forms of education funding by selling concepts, ideas or ideas that can be empowered by the wider community as businesses with business value and profit. On the other hand, madrasah managers can also involve community members in terms of share ownership. The community as shareholders will collaborate with school administrators to advance the madrasah, this is because shareholders feel they are responsible for the progress of the madrasah, even though business motivation cannot be avoided.

The existence of various institutions such as foundations, companies, NGOs as well as domestic and foreign funding can empower schools or madrasas as partners in managing education costs. However, the key words that schools or madrasas must have in relation to marketing creative ideas, involving individual or institutional funding, is the arrangement of "school/madrasah quality followed by community trust in the management of the school or madrasah."

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