

## MADRASA FINANCING MANAGEMENT COMMUNITY BASED

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**Abstract:** the success of madrasa in improving the quality of education contributes to improve the quality of national education. However, it is realized that in carrying out these efforts is inseparable from various problems, one of the problems faced by madrasa today is the quality of education is still not as expected. Although the development of madrasa has been quite encouraging, in terms of quality and sources of funding is still low. This paper aims to analyze the potential sources of madrasa financing, then provide recommendations to madrasa to creatively find sources of education funding through optimizing the role of the community. The analytical method used in this study is a descriptive-analytical method, combined with a concept study approach and interpretive analysis in the form of a critical thought pattern for later synthesis to produce a conclusion. Based on the results of the conceptual analysis and study, and the condition of madrasah today, there are several strategic steps that could be considered in optimizing the role of the community to improve the quality of madrasa education through financing community-based education by applying the principles of transparency, internal-external accountability, and world-hereafter accountability. The application of these principles would encourage public participation in madrasa through *zakat*, *infaq*, *sadakah* and *waqf*. This funding source, if managed with good management, would be able to improve the quality of education in madrasa.

**Keyword:** Community Based, Madrasa Financing.

### INTRODUCTION

Madrasah are an inseparable part of the national education system and are in line with the objectives of national education where the madrasa has the same function as other educational units, especially in developing abilities and shaping the character and civilization of the nation, aiming at developing the potential of students to become people of faith and piety to God Almighty, having good character, being healthy, knowledgeable, capable, creative, independent, and being a democratic and responsible citizen.<sup>1</sup>

As part of the national education system, the success of madrasah in improving the quality of education contributes to efforts to improve the quality of national education. But it was realized that in carrying out these efforts certainly could not be separated from various problems. Like the problems faced by other public schools, one of the problems

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<sup>1</sup> Undang-Undang RI No 20 Tahun 2003, *Tentang Sistem Pendidikan Nasional*.

faced by madrasas today is the quality of education is still not as expected. This was stated by Natsir Armaya Siregar and Mohd. Sitompul, that although the development of madrasas has been quite encouraging, in terms of quality it is still unsatisfactory or sometimes alarming.<sup>2</sup>

Government policy towards school/madrasah education is still a matter of efficiency, effectiveness, *equality* and *equity*. In improving the efficiency of the education system can be done if the education system makes effective use at the primary or secondary level of the productivity function of school / madrasah administrators.<sup>3</sup> Such a situation is so that the existence of education funding management is able to provide guarantees for madrasas to carry out the education process effectively and efficiently while being able to serve each student to obtain education evenly and quality. If this guarantee can be given by madrasas, madrasah will become quality, superior, effective educational institutions so that the image of madrasah will be more positive in the eyes of the community.

In the national education system, education funding is clearly a joint responsibility between the state and society. This happens because legally the government is only able to allocate an education budget of 20% of the APBN, so that with the participation of the community can cover the shortfall of the 20% allocation. The community must be proactive in the success of the education process by helping financially.<sup>4</sup> This is where the importance of the role and participation of the community in improving the quality of madrasah education through madrasah-based education funding.

Madrasah must be able to find and manage education funding independently, based on empowering the potential of the community as a source of education funding that is very rich and available on an ongoing basis.

## RESEARCH METHODOLOGY

This research uses literature study with a qualitative approach. Researchers examined from various sources of books and journals that discussed the management of madrasah financing, then combined it with real events (real) or the condition of madrasah today, especially related to aspects of financing.

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<sup>2</sup> Natsir Armaya Siregar dan Mohd Saleh Sitompul, *Reposisi dan Revitalisasi Madrasah*, (Jakarta: Logos Wacana Ilmu, 2003). p. 42.

<sup>3</sup> Mocu. Idochi Anwar, *Administrasi Pendidikan dan Manajemen Biaya Pendidikan*, (Bandung: Alfabeta, 2004). p. 31.

<sup>4</sup> Jaja Jahari dan Amirullah S, *Manajemen Madrasah, Teori, Strategi dan Implementasi*, (Bandung: Alfabeta, 2013). p. 28.

The method used in this study is conceptual, so the analytical method used is descriptive-analytical, combined with a conceptual study approach and interpretive analysis in the form of critical thinking patterns,<sup>5</sup> then the writer synthesizes the concept analysis to produce a thought new<sup>6</sup> or conclusions relating to the management of madrasah-based community education funding.

## DISCUSSION

### Philosophical Basis for Education Financing

From several educational resources that are considered important is financing. Funding is seen as blood in a human body whose life and death are determined by blood circulation in the body. But there are also those who argue that these costs are like horses and education as a cart. Carts won't run without horses, so education won't work without fees or money.

Education funding cannot be understood in depth and comprehensively without examining the philosophical foundation that underlies it. There is an assumption that talking about education funding is inseparable from economic problems of education. Even explicitly Mark Blaug said that "The economics of education is the branch of economics". So it can be said according to this view, that basically education funding is part or a branch of economics, because education funding which is specified by M. Blaug as the costing and financing of school places is part of the economic problems of education.<sup>7</sup>

In the Islamic perspective, there are two philosophical foundations that are the basis of the development of economics and become the basic principles in the development of management of educational funding. First, the fixed part (stabit) relating to the principles and basis of Islamic economics which is carried by the texts of the Qur'an and Sunnah which must be followed by every Muslim in every place and age.<sup>8</sup>

Second, the altered part (al-mutaghaiyar), this section deals with the application of the fundamentals and principles of Islamic economics in solving the changing problems of society. That is, this section is a method and practical steps explained by the scholars from the main sources and principles of Islamic economics contained in the Qur'an and Hadith.<sup>9</sup> Then this principle is transferred into social reality. As an explanation of the size of the

<sup>5</sup> Mestika Zed, *Metode Penelitian Perpustakaan*, (Jakarta: Yayasan Pustaka Obor Indonesia, 2018). p. 17.

<sup>6</sup> Mustika Zed. *Metode Penelitian...*p. 17.

<sup>7</sup> Mocu. Idochi Anwar, *Administrasi Pendidikan...*,p. 127.

<sup>8</sup> Rozalinda, *Ekonomi Islam, Teori dan Aplikasi Pada Aktivitas Ekonomi*, (Jakarta: RajaGrafindo Persada, 2016). p. 13.

<sup>9</sup> Rozalinda. *Ekonomi Islam...*, p.13.

minimum wage, the steps of budget planning, budget execution, budget reporting and so on.

To strengthen Mark Blaug's opinion, in essence in Islam, economics and education cannot be separated, both are part of Islam. Where the rules are flexible so that they can accommodate any changes and developments in people's lives. Indeed the system was born along with the birth of Islamic law brought by the Prophet Muhammad. to the universe. This system is practiced and exemplified directly in social and state life.

Islam as a universal celestial treatise, came to deal with human life in various aspects, both in the spiritual and material aspects. That is, Islam is not only a creed, but also includes economics, education, politics, social, culture aimed at all humans.<sup>10</sup> As a perfect religion, Islam is equipped with education systems and concepts including the management of educational funding.

Can not be separated between education, economics and other disciplines. This opinion is reinforced by Mark Blaug "the economics of education is only part of the story of any educational issue". This view is based on a belief that put forward by Blaug, studying economic education more deeply will not be achieved without studying the adjacent disciplines and concern for the multiple consequences of schooling.<sup>11</sup>

The dominance of economists in trying to study educational problems has been discovered. RC Davis, stated, among others: "Economists have doted development planning, and their increasingly theories and methods have been extended to cover human resources development and its formal aspects of education and training, which were once the exclusive preserve of the psychologist, sociologist, and professional educationist".<sup>12</sup>

Indeed in this case it is quite reasonable if economists work in that direction. Especially if it is based on the view that human resource development is vital in economic growth. Indeed, from the existing development economists have given recognition to the importance of education.<sup>13</sup> Johns and Morphet, suggest that education has a vital role in the economy of the modern state. He even stated that the results of a recent study showed that education is a major contributor to economic growth.

The basis and considerations above can be concluded that in reviewing and discussing education funding, it is necessary to pay attention to economic concepts as a philosophical foundation for management of education financing. These economic concepts

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<sup>10</sup> Rozalinda. *Ekonomi Islam...* p.13.

<sup>11</sup> Moch. Idochi Anwar. *Administrasi Pendidikan...*p. 128.

<sup>12</sup> Moch. Idochi Anwar. *Administrasi Pendidikan...*p. 128.

<sup>13</sup> Moch. Idochi Anwar. *Administrasi Pendidikan...*p. 128.

become the foundation and basic principles used in the development of management of education funding.

In reviewing education funding it is necessary to understand economic concepts, it is also necessary to remember that education has been seen as an independent discipline. Educational concepts need to also be discussed in relation to the issue of education funding. The concept of education is needed in assessing for what education is carried out and what forms of education will be carried out and require funds.<sup>14</sup>

### **Sources of Community Based Education Financing**

In the National Education System Law No. 20 of 2003 clearly emphasized that the procurement and utilization of educational resources is carried out by all parties, including the government, community, and students' families to facilitate in providing learning opportunities for all citizens.<sup>15</sup> In the concept of education funding, there are at least three related questions in it, such as those raised by Thomas namely how money is obtained to finance educational institutions, where their sources are, and for what / who is spent.<sup>16</sup>

Indonesian people who are predominantly Muslim actually have sources of education funding that are very potential, large, rich, abundant and sustainable. The sources in question are from zakat, infaq, sadakah and waqf. In Islam every Muslim has an obligation to help each other, including helping in education, so that people who have been relatively difficult to get the opportunity to get education according to their needs (equity), then with the existence of zakat, donation, sadakah and waqf they can get a quality education in madrasah.

Our understanding today is "as if" zakat, infaq, sadakah, and waqf are only for the mustahiknya and rarely intended for education. Such conditions that should be a source of education funding in madrasah seem small. If this source of funds can be managed and managed properly, it will become an abundant source of education costs in madrasah.

#### **a. Zakat**

In social contexts, zakat is an obligation for Muslims to help each other, as proof of their fellow human affection. Islam does not leave its people weak and squeezed by poverty and ignorance.<sup>17</sup> In the social sphere, with poor people, poor can play a role in

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<sup>14</sup> Moeq. Idochi Anwar. *Administrasi Pendidikan...*p. 128.

<sup>15</sup> Yeti Heryati dan Mumuh Muhsin, *Manajemen Sumber Daya Pendidikan*, (Bandung: Pustaka Setia, 2014). p. 227.

<sup>16</sup> Nanang Fattah, *Standar Pembiayaan Pendidikan*, (Bandung: Remaja Rosdakarya, 2016). p. 1

<sup>17</sup> Rozalinda. *Ekonomi Islam...* p. 248.

their lives. With alms also the poor feel that they are part of the community members, not the people who are neglected or underestimated, because they are assisted and valued.

The potential for zakat in Indonesia is actually very large. In a rough calculation, based on Indonesia's Muslim population of 166 million people (83% of Indonesia's population of 204.8 million), it is assumed that the domicile as muzakki is 18%, the potential for zakat in Indonesia is 19.3 trillion per year.<sup>18</sup> The figure of 19.3 trillion if used for the construction of all madrassas in Indonesia, the problem of lack of funding sources in madrassas will be resolved. This potential source, if able to be realized, will be able to improve the quality of madrasa education throughout Indonesia.

#### **b. Infak**

Infak is any form of expenditure (expenditure) either for personal, family, or other purposes.<sup>19</sup> Therefore, infaq has a huge opportunity as a source of education funding. However, it needs to be regulated in terms of time, frequency, distribution and management. Infak managers can be the government, limited communities (*community*) and educational institutions. If an educational institution (madrasah) is the organizer, the withdrawal and distribution can be focused on achieving certain quality targets (investment and operational costs).

#### **c. Sadakah**

According to Shari'a terminology, sadakah is voluntary giving by someone to another person, especially to the poor, every opportunity that is not specified by type, amount or time. Anyone who is willing in the way of Allah will be rewarded by Allah seven hundred times the value of the treasure that is given, even more than that.<sup>20</sup> In this case, can it be a source of education funding that can be allocated for the personal costs of students, especially the poor.

#### **d. Waqf**

Waqf is a contribution in the general sense of a gift given to meet the many spiritual and temporal needs of Muslims. Funds obtained from these donations are used for the construction and maintenance of places of worship, establishing schools and hospitals, empowering scholars and preachers.<sup>21</sup>

Waqf in its use can also be an alternative source of education funding as long as it is not used for consumptive purposes but as a productive source, so that waqf property can

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<sup>18</sup> Rozalinda. *Ekonomi Islam*...p. 265

<sup>19</sup> Gus Arifin, *Dalil-Dalil Zakat, Infak dan Sedakah*, (Jakarta: PT. Elex Media Komputindo Gramedia, 2011). p. 173.

<sup>20</sup> Jaja Jaharja dan Amirullah S, *Manajemen Madrasah*, (Bandung: Alfabeta, 2013). p. 84.

<sup>21</sup> Jaja Jaharja dan Amirullah S. *Manajemen Madrasah*...p. 83.

be used "continuously" for the public interest. Empowerment of waqf property (including cash waqf) owned and managed by the community, student guardians, and schools, the results can be used for sources of education funding in schools that are very good for investment, operational and personal costs.

### **Management of Community Based Madrasah Education Financing.**

Building the quality of madrasas requires no small amount of education funding. Because the cost of education will determine the formation of the quality of *input, process, output and even outcomes* educational. In turn transparent and accountable "absolute" financing management is needed for a quality madrasa development process.

Management of education financing in outline includes three main functions, namely budget planning (*budgeting*), budget execution (*accounting*) and budget checking or *auditing (auditing)*.<sup>22</sup> Budget planning includes coordinating arrangements for sources of financing to achieve desired goals. Whereas the implementation of the budget is a follow-up of the plan which is carried out in stages and adjusted to the needs, and reporting or supervision is the stage of determining that the planned targets have actually been achieved.

Transparent and accountable education funding management determines the success of quality madrasa development. Educational financing management functions in the form of *budgeting, accounting and auditing* carried out by madrasas must be able to demonstrate a high level of accountability. Therefore what is the focus of community-based education financing management, is the existence of accountability in each of its management functions; accountability in preparing the budget plan (*budgeting*), accountability for implementing the budget (*accounting*), and accountability for reporting the budget (*auditing*).

Accountability is a madrasa strategy to encourage community participation in the administration of education in madrasas. An example in the context of accountability budgeting can be seen from six factors: a) the preparation of the Madrasah Revenue Budget Plan (RAPBM) is carried out by the team, b) the team meeting is attended by all elements, c) the preparation of the RAPBM is based on a needs analysis, d) determination of the priority scale oriented to quality, e) varied funding sources and f) budget allocations for improving the quality of education.<sup>23</sup>

<sup>22</sup> Muhsin. *Manajemen Sumber Daya...* p. 235.

<sup>23</sup> Fahrurrozi, 'Manajemen Keuangan Madrasah', *Jurnal Pendidikan Islam Fakultas Tarbiyah Dan Keguruan UIN Sunan Gunung Djati Bandung*, XXVII (2012), 232.

Madrasah that are able to implement good accountability will make it easier for madrasahs to find varied and abundant sources of financing, such as sources of funding from zakat, infaq, sadakah and waqf management. These potentials can be used as a source of education funding, so that the accountability that must be held by the management of madrasah is not limited to internal and external but also accountability hereafter.

Accounting is basically accountability for financial expenditure for the benefit of the education process. Fahrurrazi reiterated that there are six indicators whether madrasahs are sufficiently accountable in implementing education expenditure procedures, namely a) Madrasah Expenditure Budget (APBM) is socialized to madrasahs, b) APBM implementation is as planned, c) there is an income control book, d) there is a cash book / financial bookkeeping, e) SPJ is equipped with legal evidence and f) there is a minutes of financial administration examination.<sup>24</sup>

Third, auditing or evaluation can be said to be accountable if it meets the following criteria: (1) financial management is reported to related parties such as foundations, governments, teachers, committees and student guardians periodically, (2) school financial accountability is reported openly in committee plenary meetings.<sup>25</sup>

If the madrasah is able to carry out education financing management accountably, it means that the madrasah becomes an accountable educational institution. Accountability that has a high value of trust for madrasahs is if madrasah carry out internal accountability, namely the management of education costs are socialized to all school members, because in this process madrasahs will have higher trust due to the emphasis on commitment, loyalty, ownership and skills based on professional responsibility.

The practice of community-based education financing management that is carried out transparently, internally accountable, externally accountable and world-hereafter accountable will encourage the level of community participation in madrasahs. Community participation in madrasahs in the form of zakat, infaq, sadakah and endowments will be able to improve the quality of education in madrasahs.

## CONCLUSION

In Indonesia the issue of education funding is clearly a shared responsibility between the state and society. Legally the government only allocates an education budget of 20% of the APBN, so that with the participation of the community it can cover the shortfall of the 20% allocation. This is where the role and participation of the community is

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<sup>24</sup> Fahrurrozi. 'Manajemen Keuangan Madrasah, *Jurnal Pendidikan Islam...* p. 232.

<sup>25</sup> Fahrurrozi. 'Manajemen Keuangan Madrasah, *Jurnal Pendidikan Islam...* p. 233.



important in improving the quality of madrasah education through community-based education funding.

Building quality madrasa is our responsibility as Muslims. In contrast to schools in general, which have relatively more opportunities to depend on government funding for education, the madrasahs are just the opposite. This condition should encourage madrasahs to be creative in finding sources of community-based education funding (zakat, infaq, sadakah and waqf).

Management of community-based education financing must be able to be practiced by madrasahs by applying the principles of transparency, internal-external accountability and world-hereafter accountability. Thus it will encourage public participation and trust in madrasahs. Community participation in madrasahs in the form of zakat, infaq, sadakah and waqf if managed with good management will be able to improve the quality of education in madrasahs.

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