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Education Financing Policy :

Implementation and Impact in Madrasah Aliyah

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| **ARTICLE INFO** |  | ABSTRACT **Purpose**:This research analyzed the implementation of education financing at MA Nurul Haq Semurup as well as the consequences and impacts of these policies on Sharia economy, educators and education personnel, madrasah environments, learning activities, and students.  **Design/Method/Approach**: This research use descriptive qualitative approach. Sources of data came from the principal and teacher of MA Nurul Haq Semurup by using a research instrument in the form of closed interviews. The data obtained is then processed by stages of understanding the substance of the education financing standards contained in government policies and scientific articles, analyzing the results of interviews, analyzing the consequences and impacts of financing policies, as well as verifying and drawing conclusions.  **Findings:** The results showed that MA Nurul Haq Semurup education financing was carried out in two ways, namely investment costs focused on financing learning facilities and human resource development, and operational costs focusing on educators' salaries and education personnel, student activities, consumables, indirect education, power subscriptions and services. The management of madrasah financing implemented has an impact on Sharia Economy (muamalah avoids Maysir, Gharar, Haram, and Riba), improving the competence of educators and education personnel, cleanliness and comfort of the madrasah environment, harmony between fellow madrasah personnel, systematic, measurable, and orderly madrasah governance, learning activities become interesting, meaningful, effective, and efficient, the spirit of leadership, independence, and discipline of students is formed, and students gain theoretical and practical learning.  **Originality/Values**: The contribution of this research can provide valuable information related to education financing and become a reference of choice for other schools in the expenditure costs that have been set by the government and do not ignore the provisions in *sharia* economy. |
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# INTRODUCTION

Education financing is sometimes a complicated problem in an educational unit. The course of various school activities will depend on the availability of funds. With sufficient funds, schools will have a wide range of motion in implementing the planned school programs. On the other hand, if funds are limited, then the space for movement becomes narrow. However, such a situation should not be discouraged. Appropriate and good education financing management is needed, so that the available funds are able to achieve the school's vision and mission through the realization of the school's planned work program.

Talking about financing cannot be separated from the economy, especially Islamic economics because the financing in question is related to the financing of *madrasah* which are under the auspices of Islamic educational institutions. Islamic economics is the movement and development of the economy by taking into account Islamic principles.[[1]](#footnote-1)

Several studies have been conducted regarding the financing of education in schools, from elementary, secondary, to tertiary levels. At the basic level, it is illustrated that education funding has been systematically arranged from submission to reporting as a form of accountability.[[2]](#footnote-2) Financing must be done effectively, efficiently, and transparently.[[3]](#footnote-3) So that the financing can be carried out properly and the objectives of the financing are achieved to the maximum.

Management of education financing in several State Junior High Schools (SMPN) is carried out with various education financing bases, namely priority, performance, and community-based education financing. Priority-based education financing, namely prioritizing funding for main school programs as applied to SMP Negeri 13 Ternate City,[[4]](#footnote-4) and improving the quality of learning as implemented at MTsN Janarata, Bener Meriah Regency.[[5]](#footnote-5) Meanwhile, the International Standard School Pilot Junior High School (RSBI) in Magelang City is implemented with performance-based education financing.[[6]](#footnote-6) The schools that implement community-based education financing, namely MTs PAKIS with the aim of helping the education costs of children in remote areas who have dropped out of school due to cost problems.[[7]](#footnote-7)

Education financing has a positive influence on the quality of education, such as the financing of education implemented at SMKN 4 Kupang.[[8]](#footnote-8) Of course, the financing carried out must be accompanied by supervision of incoming and outgoing funds. The school's financial income and expenses are carried out by the treasurer with the approval of the principal.[[9]](#footnote-9)

To finance education in higher education, among others, it is implemented with a Centralized Financial System (SKT) for funds from development and tuition fees paid by students and activity funds are managed directly by the college treasurer.[[10]](#footnote-10) The planning stages of education financing before arriving at the results of the Budget Plan (RAB) have gone through various stages such as pre-planning, planning, plan formulation, plan elaboration, plan implementation and evaluation, revision and re-planning.[[11]](#footnote-11)

All of these studies have described how the various bases of financing management are carried out in various educational units. So that it can be a reference in developing financing for other educational units. It is different from the research that the author conducted regarding financing at MA Nurul Haq Semurup, Kerinci Regency, and Jambi Province, which describes the implementation of the financing that has been determined. So that it can provide a more comprehensive understanding to the reader.

This study analyzes the financing development carried out at Madrasah Aliyah Nurul Haq Semurup, both related to investment costs, and Madrasah operational costs. In addition, this research will also identify the consequences and impacts of the policy of developing the financing on educators and education personnel, the *madrasa* environment, learning activities, and students. Hopefully this research can provide valuable information related to education financing and become a reference for other schools in spending the costs set by the government.

# RESEARCH METHOD

This study used a qualitative descriptive approach. Sources of research data came from the principal and teacher of Madrasah Aliyah Nurul Haq Semurup, Kerinci Regency, Jambi Province, using a research instrument in the form of closed interviews. In addition, scientific articles from various journals are also a source of information related to education financing. No less important, government regulations that directly regulate education financing are also a source of data, namely Government Regulations, Government Regulations of the Republic of Indonesia Number 57 of 2021 concerning National Education Standards, and Ministerial Regulations No. 69 of 2009. The data obtained are then processed using data analysis techniques through the following stages: First, understand and analyze the substance of the education financing standards contained in government policies and scientific articles. Second, analyze the results of interviews related to education financing at MA Nurul Haq Semurup. Third, analyze the consequences and impacts of the financing policies that have been determined and implemented. Fourth, verify and conclude.

# RESULTS AND DISCUSSION

**Implementation of Education Financing at Madrasah Aliyah Nurul Haq Semurup**

Financing in *sharia* economy is used to provide capital assistance in developing something. Likewise, in Islamic banking provides assistance to customers who need additional business capital. When a person is in a difficult situation and needs capital for business, it is necessary to get financing for business movement. In addition, the approval is also inseparable from private schools or *madrasa* that urgently need support for school development, such as madarasah Aliyah Nurul Haq Semurup.

Madrasah Aliyah is a form of Islamic educational institution. In Islamic educational institutions, Islamic education is carried out, namely the process of human self-awareness, transfer of knowledge, and the formation of human behavior in a better direction through teachings derived from the Qur'an and Hadith.[[12]](#footnote-12) Currently, more than 8000 Madrasah Aliyah are registered with the Directorate of Islamic Education, Ministry of Religion of the Republic of Indonesia.[[13]](#footnote-13) The number of Madrasah Aliyah in Indonesia, which is not small, has financing by referring to the regulations that have been set by the government. Likewise with Madrasah Aliyah Nurul Haq Semurup. Sources of funding for Madrasah Aliyah Nurul Haq Semurup education come from the government in the form of the School Operational Assistance Fund (BOS) and school committees or student guardians. Madrasahs do not receive funding sources for assistance from the Jambi Province Regional Revenue and Expenditure Budget (APBD), foundations, stakeholders, cooperatives, production units, and madrasa canteens.

According to the latest PP on National Education Standards number 57 of 2021, education funding consists of investment costs and personnel costs. Investment costs include land investment, provision of facilities and infrastructure, provision and development of Human Resources (HR) and fixed working capital. Meanwhile, operational costs consist of personnel and non-personnel.[[14]](#footnote-14)

There is a difference with the previous regulation which separates personal costs from operational costs, so that education financing is divided into three aspects, namely investment costs, personal costs and operational costs. Basically it has the same substance as the previous rule.

A more detailed explanation regarding investment financing and operational financing at MA Nurul Haq Semurup, Kerinci Regency, Jambi Province is as follows:

*First,* Investment Financing for Madrasah Aliyah Nurul Haq Semurup.

Investment financing in Islamic economy many models are carried out, such as *mudharabah*, *musyarakah*, *musyaqoh*, and so on. Various types of investments known in Islamic economics aimed at lenders can benefit from this capital, although sometimes it can also get losses. For this reason, there needs to be caution in providing financing so that there are no losses, especially considering the financing procedures carried out are appropriate or not.

The financing procedure is considered very important to be carried out correctly so that there are no major risks that arise in the future.[[15]](#footnote-15) There are four things that cover investment financing, ranging from land investment, provision of facilities and infrastructure, human resource development, to working capital, which remains the focus of this investment cost. Investment financing must not violate the rules that have been set. The *madrasa* can make developments but do not go out of the corridor of the rules.

In essence, the financing of an educational unit cannot be exactly the same from one another. Of course there will be adjustments to the natural, social, economic, and other conditions that exist in the area where the school was founded. The condition of students and other human resources in schools is no exception, such as educators and education staff. Conditions like this also affect the development of financing in an educational unit.

There is currently no funding for *madrasa* investment in the form of land investment in MA Nurul Haq Semurup, given the inadequate financial condition for this. Madrasas are more focused on the construction and development of buildings that have been completed in previous years. Currently, in addition to classrooms, administrative rooms, and so on, MA Nurul Haq Semurup has been able to utilize two places of worship, namely a special prayer room for madrasa personnel and students, and the ar-Raudhah mosque, which is not only intended for madrasa personnel but also allowed for the surrounding community. madrasas who want to worship in this mosque.

Funding for facilities and infrastructure is used for the construction of sports fields with adequate equipment, the construction of a clean and healthy madrasa canteen, the Intra Madrasah Student Organization (OSIM) room, the Madrasah Health Unit (UKM) room. In addition, investment financing in learning facilities such as teaching aids, textbooks, CDs and learning modules, dictionaries, globes and maps, encyclopedias, computers, as well as the procurement of learning furniture such as tables, chairs, and blackboards is also appropriate for use in the learning process.

For the development of Human Resources, the development of financing carried out by MA Nurul Haq Semurup is to encourage teachers to participate in Teacher Working Groups (KKG) at the Madrasah level by providing transportation, consumption assistance and so on. By actively participating in this activity, it is hoped that teachers will become more professional in teaching, mastering methodical didactics, compiling teaching tools according to the latest progress, discussing solutions with fellow teachers regarding the teaching problems faced, and integrating various local wisdoms in the content of learning materials. This is considered very important for improving the ability of teachers, the quality of learning, and bringing progress to madrasas.

Not only playing a role in the KKG, in order to improve the competence of educators and education staff in the Madrasah environment, MA Nurul Haq issued funding to organize various relevant activities such as workshops, seminars, and training activities by raising special themes needed by educators and education staff in supporting work professionalism.

As a form of madrasa support for educators and education staff who have a passion for continuing education, adding insight and knowledge by participating in advanced studies such as master's and doctoral levels, madrasas provide not only immaterial support in the form of enthusiasm and motivation, but also material assistance in the form of tuition fees. Demands output and outcome from further studies taken by educators and teaching staff are when they complete further studies and return to madrasas, are able to have good and quality performance, and are ready to play an active role in advancing MA Nurul Haq Semurup.

In line with financial support for educators and education staff, students also receive tuition assistance, especially for underprivileged students known as poor scholarships, and students with academic and non-academic achievements known as merit scholarships. This is done so that all students can continue to study without the burden of thinking about the lack of school fees they have.

*Second,* Operational Financing at Madrasah Aliyah Nurul Haq Semurup

Smooth operation is inseparable from capital, so that business activities are not hampered in achieving goals, such as providing *ujrah* (wages) to employees who have sacrificed energy and time in helping smooth business processes. Similarly, Madrasah Aliyah Nurul Haq Semurup implements operational financing, in line with the principles of Islamic economics.

The application of financing is directly related to the economy and finance,[[16]](#footnote-16) namely the use of Madrasah funds that have been determined. Operational financing is related to personnel and non-personnel costs. Personnel costs in the form of salaries of educators and education personnel as well as allowances attached to them. Meanwhile, non-personnel costs are in the form of consumable educational materials or equipment, and indirect costs are in the form of power, water, telecommunication services, maintenance of facilities and infrastructure, overtime pay, transportation, consumption, taxes, insurance, and so on.[[17]](#footnote-17)

The personnel costs related to the salaries of educators and education staff at MA Nurul Haq Semurup are paid from the education salary budget that has been determined, as well as incentives, transportation, and other allowances. All of this is paid on time, to appreciate and appreciate the dedication in advancing education, especially at MA Nurul Haq Semurup. This funding is also paid on time, so that unwanted conflicts do not occur, considering that every educator and teaching staff has a family that must be financed by relying on salaries from madrasas.

Madrasah Aliyah Nurul Haq Semurup imposes several costs on students, such as the cost of the physical construction of the Madrasa, the cost of study tours, the cost of the madrasa farewell event. All these fees do not have to be paid at once, but can be paid according to a schedule determined by the madrasa. Some of these costs are charged to students, because they are not included in the madrasah budget. In making decisions and determining funds from the community, the head of the madrasa does not decide unilaterally, but through deliberation involving the leadership of the foundation, stakeholders, committees, teachers, education staff, and students.

Not only charging students various fees, madrasas also facilitate students in various student organization activities such as scouts, Intra Madrasah Student Organization (OSIM), Young Indonesia Red Cross Society (PMR), and extracurricular activities such as paskibraka, learning recitations of the Koran, and reading the yellow book. For these activities, madrasas budget funds that can be used to bring in experts as professional trainers so that students are able to acquire competent theoretical knowledge and practical skills, then be able to compete among students at MA Nurul Haq Semurup and beyond. Likewise, in the case of health workers, they are also brought to madrasas.

To take part in competitions between students inside and outside the school, madrasas incur fees that are not charged to students, but all are charged to madrasas, ranging from registration fees, consumption, ATK, and so on. All ATK in competitions and learning activities are provided by the madrasa.

All consumable materials and equipment for practicum, cleaning, health operations, and extracurricular activities are financed by the madrasa with the previously budgeted costs. Consumables become a necessity that is quite urgent when needed, for that their availability must be a concern.

So that all madrasa activities can be well organized, and the extent to which achievements are obtained, as well as what obstacles are faced, it is necessary to have a meeting or deliberation by presenting various school personnel. For this reason, madrasas spend money to hold meetings with fellow leaders, teachers, education staff, student guardians, and students, namely the New Student Admissions (PPDB) meeting, semester evaluations, grade promotions, graduation, coordination meetings, problem solving, student guardian meetings, etc.

Madrasah principals, deputy madrasa heads, teachers, education staff are also borne by the madrasah, which includes transportation costs, meals, and lodging. This is paid in accordance with the rules, namely presenting proof of travel, and the nominal amount received, in accordance with applicable regulations. Likewise, overtime activities and consumption of various madrasa activities are financed by the madrasa itself.

To continue to benefit from the facilities and infrastructure already owned by the madrasa, the madrasa does not hesitate to pay for the maintenance of madrasa assets, be it madrasah buildings, classrooms, administrative rooms, libraries, mosques, and other infrastructure as well as existing learning facilities such as props, textbooks, modules, dictionaries, and others. Likewise, so that madrasas can always live and operate as they should, schools spend money to be able to obtain electricity, telephone, water, school internet, and student internet quotas.

Madrasah manage all education financing at MA Nurul Haq Semurup in a systematic, efficient, transparent and accountable manner. This can be seen from the madrasa financial management accountability reports made to the government, foundation leaders, school personnel, stakeholders, committees, and the community.

**Consequences and Impacts of Financing Policies that have been implemented at Madrasah Aliyah Nurul Haq Semurup**

The educational financing policies that have been implemented in an educational unit have an impact on the school environment and the Human Resources in the school. The same thing happened at MA Nurul Haq Semurup. Various madrasa financing policies affect various aspects, namely as follows:

*First*, Sharia Economy

The financing practice carried out by Madrasah Aliyah Nurul Haq Semurup, has an impact in *muamalah* activities, every transaction is avoided from elements of *Maysir*, *Gharar*, Haram, and Riba (MAGHRIB), when these elements are able to be kept properly and correctly, in the future it will become *ibrah* (lessons) for other private madrasah.

*Second,* educators and education personnel.

The policy of paying salaries, incentives, transport and other allowances from the education salary budget has helped provide sufficiency for educators and education personnel. Likewise with the financing of various activities such as Teachers Working Group (KKG), seminars, training, workshops, and so on. This financial adequacy is accompanied by increasing the ability of teachers and education personnel in the professions they are involved in, such as the ability in didactic methods for educators and accuracy in managing school administration for education staff.

*Third*, the school environment.

The madrasa policy to use financing for madrasah cleanliness makes the madrasa environment comfortable for all madrasa personnel to use. If the comfort has been felt, then it makes you feel at home to spend time, especially working hours at the madrasa. Then with this comfort will also give birth to harmony between fellow school personnel. With well-implemented financing management, madrasa governance becomes more systematic, measurable, and orderly.

*Fourth,* Learning Activities.

Madrasa policies are to finance various needs in the implementation of learning activities, ranging from the procurement of proper school furniture such as chairs, tables, and blackboards, to using fees to purchase the necessary facilities such as teaching aids, textbooks, learning CDs, learning modules, dictionaries, globes, maps, encyclopedias, and computers, make learning activities more interesting, meaningful, effective, and efficient.

*Fifth*, students.

Madrasa policies to finance various student organization activities such as OSIM, PMR, Scouts, have an impact on the formation of student leadership, discipline, and independence. Meanwhile, by using fees to bring in experts in various activities such as in the Islamic field, namely recitation of the Koran and reading the yellow book, in the sports field, namely soccer, takraw, badminton, and so on, assisting students in obtaining practical skills directly, in addition to skills theory learned in classroom learning. Not only that, clean and comfortable classroom conditions thanks to maximum funding in maintaining classrooms also make students more comfortable and happy. If students feel happy, they will experience positive changes in thoughts, words, actions, facial expressions, and physical activity[[18]](#footnote-18) and then easily accept the lessons given by the teacher.

## CONCLUSION

The financing of education at MA Nurul Haq Semurup, Kerinci Regency, and Jambi Province is carried out in two ways, namely investment costs and operational costs. Investment costs focus on financing learning facilities and human resource development. Meanwhile, operational costs focus on salaries of educators and education staff, student activities, consumables, indirect education, power subscriptions and services. The management of madrasa financing that is implemented has an impact on Sharia Economy, especially in muamalah activities that are avoided from *Maysir*, *Gharar*, Haram, and Riba, financial adequacy and improving the competence of educators and education staff, cleanliness and comfort of the madrasa environment, harmony between fellow madrasa personnel, systematic, measurable, and regular madrasa governance, learning activities become interesting, meaningful, effective, and efficient, students are formed leadership spirit, independence, discipline, theoretical and practical learning. This research opens space for future researchers to look more specifically at education financing in madrasas, such as specifically on investment financing or operational financing. That way, the research results obtained are deeper, detailed, and detailed, and reveal more about the financing of education in madrasah.■

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