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Model Pembiayaan dalam Pendidikan

Funding Model in Education

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Abstrak

Kata Kunci:

Pendanaan;

Pendidikan;

Pendidikan merupakan fondasi penting dalam pengembangan masyarakat dan individu. Namun, tantangan besar dalam meningkatkan kualitas dan aksesibilitas pendidikan seringkali terkait dengan aspek pendanaan. Jurnal ini bertujuan menggambarkan peran krusial pendanaan dalam memfasilitasi perkembangan lembaga pendidikan dan memastikan ketersediaan sumber daya yang memadai. Metode penelitian yang dipakai dalam jurnal ini adalah dengan kajian kepustakaan dimana kami mengeksplorasi berbagai sumber pendanaan, termasuk kontribusi pemerintah, partisipasi masyarakat, dan bantuan donor, serta implikasi kebijakan yang dapat meningkatkan efektivitas penggunaan dana tersebut. Jurnal ini melibatkan analisis dampak positif dari pendanaan terhadap kualitas pengajaran, fasilitas sekolah, dan kesetaraan akses pendidikan. Maka dapat disimpulkan bahwa, pendanaan yang baik diperlukan untuk mencapai tujuan pembangunan pendidikan yang berkelanjutan, menghasilkan dampak positif bagi perkembangan masyarakat dan menciptakan lingkungan belajar yang inklusif dan berkualitas

Abstract

Keywords:

Funding;

Education

Education is an important foundation in the development of society and individuals. However, the big challenge in improving the quality and accessibility of education is often related to the funding aspect. This journal aims to illustrate the crucial role of funding in facilitating the development of educational institutions and ensuring the availability of adequate resources. The research method used in this journal is a literature review where we explore various sources of funding, including government contributions, community participation, and donor assistance, as well as policy implications that can increase the

effective use of these funds. This journal involves analyzing the positive impact of funding on the quality of teaching, school facilities, and equality of access to education. So it can be concluded that good funding is needed to achieve the goals of sustainable educational development, produce a positive impact on community development and create an inclusive and quality learning environment

INTRODUCTION

Funding in education is a crucial issue in the context of developing and implementing education systems in various countries. Education is considered one of the main pillars of a nation's development, but it often faces significant financial challenges. Therefore, an understanding of funding in education is very important to identify problems, develop appropriate policies, and find sustainable solutions. There are several things that must be considered in education funding, namely; a. Accessibility and Equality where education financing plays a key role in ensuring equitable accessibility of education for all levels of society. A key challenge is ensuring that all individuals, regardless of economic background, have equal access to quality education. b. Quality of Education i.e. Adequate funding is essential to improve and maintain the standard of quality of education. Adequate financial resources are required to hire highly qualified teachers, provide good learning facilities, and develop relevant curricula. c. Technological developments and changes in the educational

paradigm demand greater financial investment. With a good understanding of the literature, it can be identified how funding can be directed to support innovation in teaching methods, the use of educational technology, and responsive curriculum development. d.

Social and Economic Impact where Investment in education not only forms quality individuals but also plays a role in reducing economic inequality and increasing community productivity. Adequate funding in education has a profound impact socially and economically. Socially, investment in education creates a more inclusive and equal society, reducing educational accessibility gaps between groups. Education also plays a role in empowering women, increasing tolerance, and shaping a more cultured society. In terms of the economy, adequate education financing helps increase labor productivity, encourage innovation, and reduce unemployment. Quality education also contributes to economic growth through increasing human resource capabilities, which in turn can increase tax revenue and have a positive impact on overall economic development. e. Sustainability Financing is how to design a sustainable financing model and prevent financial

crises in the education sector. This includes exploring various sources of funding, including private sector participation and utilization of international funds. Sustainability of financing in education plays a crucial role in ensuring the continuity and effectiveness of the education system. To achieve this sustainability, a holistic approach and diversification of financial resources are needed. In addition to public funding, private sector participation can be an important component in supporting education finance. Innovations in financing models, such as public-private partnerships and fair education loan schemes, can help create systems that are not only financially sustainable but also responsive to societal needs and educational development. Increasing transparency in fund management, developing policies that support accessibility and equity, and increasing efficiency in the use of resources are key in achieving sustainable education financing that can provide long-term benefits for the social and economic development of a nation.

A good understanding of funding issues in education will help education policy makers, academics, and practitioners to develop effective and sustainable strategies to improve education systems at various levels.

The purpose of this study is to briefly and descriptively examine the types of education funding. This paper also aims to explain the sources of education funding. This writing is the

result of a review of various sources, so it is an overview of previous research. Hopefully this research can be a useful read.

RESEARCH METHODS

This research is a type of descriptive research. Where this research is included in the category of research with library methods. The approach used is a qualitative paradigm that is data, not statistical data (Rukminingsih, 2020). Data was collected using documentary techniques from various literature sources such as books and scientific journals (Sugiyono, 2017). Then, the data obtained and collected are analyzed using a descriptive approach..

RESULTS AND DISCUSSION

Education

Education plays a crucial role in building a thriving and sustainable society. Through improving the quality of life of individuals, economic empowerment, and reducing inequality, education forms the foundation for the social and economic progress of a society. By providing equal access and opportunity, education encourages human capital development, stimulates innovation, and promotes awareness and tolerance.

Education has also become a vehicle for tackling complex challenges and advancing civilization by forming individuals who are not only technically

skilled but also have an understanding of ethics, social values, and responsibility towards the surrounding environment. As the foundation of inclusive society development, education creates the foundation for progress, well-being, and harmony in collective life.

According to Law No. 20 of 2003 states that education is a conscious and planned effort to create a learning atmosphere and learning process so that students actively develop their potential to have religious spiritual strength, self-control, personality, intelligence, noble character, and skills needed by themselves, society, nation, and state. Education is a fundamental human phenomenon, which also has a constructive nature in human life.

Quality education in nation building (including development at the district / city level) is needed, through quality education, quality and competitive human resources (HR) can be produced as one of the input channels for nation development. development process. Without quality education, it is impossible for the country's development goals to be implemented properly.

Quality education and quality development are like two sides of a coin that cannot be separated from each other (Sutansyah & Ramdhani, 2023).

Improving the quality and quality of education is through education that is able to produce graduates who have skills or qualifications based on personal and social competencies, as

well as academic and professional skills and noble moral values, all of which are skills necessary for life (Sutansyah & Ramdhani, 2023), where to improve the quality of education, support related to funding in education is very important and as a major factor.

Funding or Tuition fees

Funding or education costs are aspects that have a central role in the world of education. The importance of education funding lies in its function in ensuring the quality and quality of the learning process. Although finance is not the only factor that determines success, it can be said that high-quality education without adequate funding support is only a difficult hope to realize (Susanto & Rahma, 2023).

Resources, or those in this context referred to costs, can be interpreted as any form of expenditure of a financial nature, whether in the form of cash or other forms of exchange rates. Education funds play an important role in education management, as expressed by Fahyuni, E.F., and Oktafia, R. (2020). It can be recognized that the educational process cannot take place without financial support. Education funding is a very significant instrumental contribution, especially in the context of providing education in the school environment.

In simple terms, education funding can be interpreted as all costs that must be met and needed to run education optimally, in accordance with the vision, mission, goals, objectives, and

strategies that have been set. Education funds are needed for various purposes, including the purchase of buildings, the procurement of infrastructure and teaching and learning materials, the payroll of teachers and employees, and other needs that support the effectiveness of the learning process (Diana et al., 2023).

Lexy Sutansyah believes that education financing plays a crucial role in ensuring access to quality education for all individuals. Excellent education is considered the key to forming a smart, innovative, and competitive society. However, the cost of education can be an obstacle for some people to obtain a proper and proper education. Therefore, effective education funding is essential to help address this problem. There are several ways to fund education, including:

- 1) Public funding: The government can fund public educational institutions, such as public schools or public universities. States can also provide scholarships or financial support to students in need.
- 2) Private funding: Education is funded by many companies and organizations. Some companies even have training programs for their employees or children. In addition, many non-profit organizations also fund education.
- 3) Private funding: Individuals can finance their own education or that of their families. Many people take out education loans or save for education.

To ensure the continuity of quality education, the importance of sustainable operational cost assistance is very real. Operating costs cover various aspects, including teacher salary payments, facility maintenance, procurement of educational equipment, and curriculum development. Adequate financial resources are needed to ensure this sustainability, especially amid economic challenges and policy changes. Ongoing operational cost assistance enables educational institutions to provide adequate facilities and services, attract and retain quality teachers, and develop educational innovations. Thus, consistent financial support is key to creating an optimal educational environment, ensuring continuity, and ultimately, improving the quality of education provided to learners.

So in the description above it can be concluded that education not only provides technical skills, but also forms social values, ethics, and responsibility to the environment. Equal access and opportunity to education spurs human capital development, stimulates innovation, and reduces inequality. By being a vehicle for tackling complex challenges, education creates individuals who have a deep understanding of religion, personality, and intelligence. The foundation of inclusive community development is built through quality education, creating a foundation for progress, prosperity, and harmony in collective life. The

importance of funding support in education is also emphasized as a major factor in improving the quality of sustainable education.

Sources of Education Funding

Sources of funding in education can come from a variety of sectors and mechanisms. Some of the main sources of funding in education include:

1) Government Budget.

The government's education budget is one of the main sources of funding. The education budget from the government plays a central role in supporting the operation and development of the education system. These funds can be allocated for various purposes, such as paying teacher salaries, building educational facilities, developing curriculum, and providing other educational resources. In addition, the allocation of funds to build and maintain educational facilities includes the construction of school buildings, infrastructure maintenance, and the provision of learning support facilities. The use of the education budget also includes curriculum development, educational research, and teacher training to improve the quality of education. The government can use these funds to buy books, equipment, and educational technology that supports the teaching and learning process. By ensuring proper allocation of funds, the government contributes to the creation of an adequate, sustainable learning environment, and focuses on

improving the overall quality of education.

The role and responsibility of the state in financing education is very significant. This is primarily due to the right of every citizen to an education that should be accessible to all individuals without exception. The government has a primary responsibility in ensuring adequate funding is available to all levels of society, including those in weak economic conditions.

According to Law of the Republic of Indonesia Number 20 of 2003 concerning the National Education System Allocation of Education Funds Article 49:

- 1) At least 20% of the state budget is directed to education, while at least 20% of the district budget (DK) is allocated to education funds, except for teacher salaries and professional training costs.
- 2) The salaries of teachers and lecturers appointed by the State Council are included in the allocation of the state budget (APBN).
- 3) Education funds from local and local governments are allocated as grants to education units in accordance with applicable laws and regulations.
- 4) Education funds from the central government for municipal areas are allocated as grants in accordance with applicable laws and regulations.

- 5) Regulations regarding the allocation of education funds, as explained in points 1, 2, 3, and 4, are still regulated by government regulations.

From the description above, it can be concluded that the role of the government in education funding is a crucial thing that is very important, and is the main factor in producing quality human resources. Because the main factor in building a nation is with quality human resources where to produce quality resources requires large costs and funding, especially the main role of the government.

2) Taxes and Levies

Education funding is also obtained through taxes and levies. The government allocates a portion of the revenue earned from income tax, property tax, or consumption tax to support various aspects of education. Income taxes from citizens can be a significant source of funds to support teacher salaries, curriculum development, and teaching quality improvement. Property taxes can be used to finance the construction, maintenance, and expansion of educational facilities. Meanwhile, consumption taxes, such as value-added tax (VAT), can be allocated to finance various common needs in the education system. Through this mechanism, community contributions are financially used to ensure that funds obtained from taxes and levies are managed efficiently

and effectively to support the continuity and development of a quality education system.

Government revenue comes primarily from three sources, namely tax revenue, tax-free government revenue, and subsidies. In accordance with Article 31 paragraph (4) of the State Budget of the Constitution of the Republic of Indonesia Year 1945, it is mandated that "the state gives the highest priority to the education budget, at least 20 percent of the total state budget and expenditure, as well as the regional budget to meet the needs of national education." From this explanation, it can be concluded that one source of education funding comes from taxes and levies, which is 20% of the total state budget.

3) International Funds and Foreign Aid

Countries may receive aid and financial support from international organizations, donor agencies, or other countries. These funds can be used for special education projects or to strengthen the education system as a whole. Another important source of funding in education is through international funds and foreign aid. Countries can access financial assistance from various international agencies, donor organizations, or partner countries. These funds can be used to support special education projects, such as school construction, provision of assistance to students in

need, or teacher training. In addition, foreign assistance can also be directed to strengthen the education system as a whole, including the formulation of education policies, the development of national curricula, or capacity building of educational institutions. The involvement of international agencies and foreign aid can make a significant contribution to meeting the financial needs of education, particularly for countries facing economic challenges or internal conflicts. Thus, this financial support can be a catalyst for the improvement and development of a better education system.

4) Donations and Donations.

Donations from individuals, companies, or non-governmental organizations can be an additional source of funding. Scholarships, equipment donations, or direct financial support from the private sector can help expand educational resources. Donations from individuals in education funding include various forms of contributions that can improve access and quality of education. An individual can make a direct financial donation to an educational institution, establish or support a scholarship program to support talented students in need of financial assistance, or donate educational equipment such as books, computers, or laboratory equipment. In addition, participation in volunteer activities, mentoring students, or donating time and expertise are also valuable forms of contribution.

5) Private Investment.

The private sector, including corporations and investors, can provide direct investment or participate in public-private partnerships to support educational projects. The private sector can also play a role in funding and managing educational institutions. Private investment in education plays an important role in improving access, quality, and innovation in the education system. Companies and private investors can provide direct investment to support special education projects, such as school infrastructure development, digital curriculum development, or teacher training. In addition, participation in public-private partnerships can create a sustainable funding model, where government and the private sector collaborate to provide better education services. Private investment can also involve the establishment and management of educational institutions, such as private colleges or schools managed by business entities. By supporting education through investment, the private sector not only contributes financially but also brings new perspectives, expertise, and innovations that can improve the effectiveness of the education system as a whole.

6) Education Loans.

The education loan system can be a source of funding for higher education. Students or their families can access loans to help cover the cost of their

education, and loan payments can be made after they graduate. Education loans are one of the important sources of funding for students accessing higher education. This loan system allows students or their families to obtain the necessary funds to cover educational expenses, such as tuition, books, living expenses, and other expenses related to student life. The main advantage of education loans is that they provide access to education to those who may not have sufficient financial resources directly. Students can continue their higher education without having to pay full tuition fees upfront.

After students graduate, there is usually a deferral period before loan payments begin, giving them time to complete their education and find employment. Loan payments are made after they get a job and earn income. While education loans provide greater access to higher education, it is important to understand and manage the financial responsibilities associated with it so that students are not burdened by debt after graduation.

7) Waqf Fund and Amil Zakat.

Waqf is a contribution that is generally defined as giving to meet the various spiritual and material needs of Muslims. The funds obtained from these endowments are then used to establish schools, places of worship, hospitals, and other social facilities.

"Waqf is a legal act taken by a wakif to separate or surrender a part of his property, which will be utilized forever or for a certain period in

accordance with his interests. This is done for the purpose of worship and/or public welfare, in accordance with sharia principles.

From the description above, it can be concluded that waqf is a gift or donation given to another person or institution to be used in certain interests, without any reward.

Zakat is one of the tools in Islam used to distribute income and wealth. The existence of zakat firah, zakat maal, and zakat profession is expected to reduce wealth disparity in Indonesia. In addition, zakat is also considered as one of the mechanisms to overcome poverty problems in Indonesia, especially through productive zakat programs.

8) Community-Based Funding.

Community-Based Funding is an approach that encourages direct involvement of local communities in supporting the success of the education system. Through the establishment of school committees, voluntary initiatives, and active participation in educational development projects, communities can contribute significantly to improving the quality of education in their region. School committees, made up of parents, community members, and other relevant parties, can play a role in planning and managing school activities, while voluntary initiatives create opportunities for individuals to contribute their time and skills. Through participation in educational development projects, such as facility renovation or equipment provision,

local communities not only provide financial support, but also actively play a role in creating a better learning environment for future generations. Community-based funding is not only a source of funding, but also a form of direct engagement that strengthens the relationship between schools and communities, creating a solid foundation for continuous improvement of education.

Types of funding

In education financing, basically, several types of funding can be identified, including:

a) *Direct cost.*

According to Anwar (1993: 30) Direct costs are direct expenditures of money that finance the process of providing education, teaching, research, and community service, including costs that directly touch aspects and processes of education. Education costs can also be said to be costs that directly touch aspects and processes of education Routine costs (recurrent costs). Routine costs are costs used to finance educational operational activities during a fiscal year. This fee is used to support the implementation of teaching programs, payment of teacher salaries, school personnel, office administration, maintenance and maintenance of school facilities and infrastructure.

b) *Indirect costs.*

Indirect costs are costs that in general, are expenses that do not

directly support the educational process that occurs in schools. Indirect costs have several types, including: (a). Private costs, are costs incurred by families to pay for their children's schooling. (b). Community expenses, also known as social expenses, refer to expenses incurred by the community to pay for schooling, including personal expenses.

c) All forms of expenditure in the form of money, either directly or indirectly incurred for education costs

d) All forms of expenditure that are not money, even if there is value in the form of money, either directly or indirectly, that issued for educational activities.

From the previous explanation, it can be concluded that the cost of education can be divided into two main categories, namely direct costs and indirect costs. Direct costs include direct expenditure of money that supports various aspects of education, including operations, teaching, research, and community service. On the other hand, indirect costs involve expenses that are not directly related to the educational process at school, such as personal costs incurred by the family and community costs borne by the entire community. It is important to remember that both monetary and non-monetary expenditures, with monetary value, are taken into

consideration in determining the total cost of education, covering the entire set of educational activities from multiple perspectives.

CONCLUSION

Based on the description above, it can be concluded that funding plays a crucial role in improving the quality and accessibility of education. Adequate financial resources support the construction and maintenance of educational infrastructure, the procurement of teaching equipment and materials, and the implementation of innovative programs. With adequate funding, educational institutions can provide safe and quality facilities, hire qualified teachers, and offer diverse learning experiences. In addition, sufficient funding can also ensure equality in access to education, so that

all levels of society have equal opportunities to get proper education. Therefore, effective and efficient funding not only supports day-to-day operations, but also creates a solid foundation for achieving the goal of sustainable and equitable education for all communities. While funding sources can be obtained from government budgets, Taxes and Levies, International funds and Foreign Aid, Donations and Donations, Private Investment, Waqf and Amil Zakat Funds, Community-Based Funding. From these funding sources, it can be addressed that educational institutions can take advantage of existing opportunities in finding funding sources that can increase the progress of their educational institutions with the funding sources obtained.

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