



Financing for Islamic Higher Education **(A Case Study in STIT Al-Ittihadiyah Labuhanbatu Utara)**

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Abstract: This research aims to investigate the Islamic higher education finance structure, particularly in terms of the source of money and their usage. This research used a qualitative approach that employed a case study with data collecting techniques such as interviews, observations, and document studies. Informants in this research were chairman of Al-Ittihadiyah North Sumatra, the chairman of the Al-Ittihadiyah Education Foundation in Labuhanbatu Utara, the chairman of STIT AILU, the treasurer of STIT AILU, and students. While the analysis of this research data used data collection techniques, data presentation, reduction, and verification. According to the findings of this study, STIT AILU received educational support from the Al-Ittihadiyah organization in North Sumatra, local governments, student tuition payments, and the waqf movement. Meanwhile, education funds were allocated for campus management and infrastructure completion. Additionally, funds were utilized to improve the quality of Human Resources (HR) by providing further education scholarships to permanent professors and different academic events such as seminars and conferences.

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Introduction

Education, in the long run, will contribute to the establishment of a new civilisation. As a result, no civilization has ever prevailed without making significant advancements in the realm of education (Asari, 2013). Once again, civilisation is critical to the development of civilization. Islam, in particular, had attained its golden era during the eighth and thirteenth centuries AD. Islamic scientists have accomplished outstanding research and discoveries and made significant contributions to the globe. One of the reasons that contributed to Muslim scientists' success during that era was the extremely cordial interaction between scientists and monarchs. The rulers give scientists with the facilities they require to conduct scientific research. After the 13th century, Islam's golden period gradually waned until it was supplanted by western civilisation. The primary reason for this is because the connection between scientists and rulers has deteriorated, resulting in the absence of proud new discoveries by Muslim scientists.

The historical fact outlined above demonstrates how critical it is for authorities to encourage the advancement of research in order to achieve high-quality education. Historically, Islam was home to the world's first higher education institution and contributed to the creation of intellectuals and scientists who spread to all corners of the globe. Among them is Al-Azhar. From a mosque that served as a place of prayer to what is now a well-known university. According to history, Al-success Azhar's as a higher education institution



is due to a comprehensive infrastructure, which includes not just sponsored students but also the professors and personnel that work at Al-Azhar (Yunus, 2014).

Islamic higher education institutions are currently improving, particularly in Indonesia. The enhancement is comprehensive, encompassing both human resource development (HR) and governance (managerial) as well as output (quality of graduates). This is done in order to increase demand for Islamic higher education institutions. Islamic higher education institutions are prospering as a result of societal demands. Simultaneously, the change of Islamic Higher Education is accelerating. According to the statistics Ministry of Religious Affairs of the Republic of Indonesia, there are presently 58 State Islamic Universities, including 23 State Islamic Universities (UIN), 30 State Islamic Institutes (IAIN), and five State Islamic Colleges (STAIN). This figure does not include the hundreds of private Islamic universities.

When it comes to creating higher-quality Islamic higher education institutions, one must not overlook the availability of funding or associated expenditures. It is unreasonable to demand too much from Islamic higher education institutions if their financial resources and reserves are insufficient. Azhari and Kurniadi (2016) assert that education finance has an effect on the availability of facilities, which in turn has an effect on the quality of educational institutions. Meanwhile, Usman (Usman, 2016) states that one way to improve educational institutions' quality is to create a rigorous financial management system, which includes planning, execution, assessment, and accountability reporting.

North Labuhanbatu School of Tarbiyah Al-Ittihadiyah (STIT AILU) is the regency's first and only campus. It was founded four years ago pursuant to the Director General of Islamic Education's Decree No. 3371 of 2017. STIT AILU was founded on the initiative of the Al-Ittihadiyah North Sumatra Regional Leadership Council (DPW). It now enrolls 350 students in two study programs: Islamic Religious Education (PAI) and *Madrasah Ibtidaiyah* Teacher Education (PGMI).

Based on early observations in STIT AILU's educational finance approach is unusual in that it is rarely replicated by other Islamic higher education institutions. Typically, education funds in higher education, particularly those handled by the private sector, are received through Education Financing Contributions (tuition fee) from students and parents; however, education funds are also obtained through government support and non-binding third parties (donors). STIT AILU is dedicated to establishing educational financing sources through waqf from members of the Al-Ittihadiyah Islamic organization and Muslims in general. The waqf has so far yielded roughly Rp. 500,000,000 and a parcel of land for the development of the STIT AILU building of around 800 m². All financial records and waqf revenues are accessible through the Whatsapp group Waqf Islamic Center Al-Ittihadiyah North Sumatra Waqf Islamic Center Al-Ittihadiyah. Additionally, STIT AILU works closely with the local administration, in this case the North Labuhanbatu Regency, to get financial support. At the very least, the local government assisted in clearing land and constructing a road leading to the new STIT AILU campus, which has a budget of Rp. 60,000,000.

What's interesting in this study is in terms of the allocation of funding for education funds carried out by STIT AILU which has a priority scale that tends to improve the quality of academic culture and the development of Human Resources (HR). The author highlights that from various sources of education funds that have been obtained are allocated to help lecturers take further education. As of today, 14 of STIT AILU 1's permanent lecturers have completed their Doctoral program studies and 8 are currently in the process of completing their Doctoral program studies. This is done to improve the quality of human resources (HR). In addition, STIT AILU is one of the most active campuses in conducting international



conferences. At a young age, it has held international conferences and seminars 7 times. This activity will bring at least two benefits simultaneously, firstly STIT AILU will be increasingly recognized, secondly the academic culture through research and scientific publications will get better.

The two reasons outlined above, notably the source and distribution of cash, piqued the authors' interest in doing more study on the STIT AILU education finance system. What STIT AILU has accomplished can serve as a model for other colleges interested in developing a more robust and productive financial system. After all, prior research has done the same thing. According to Munir's (2013) research, the problems faced by Islamic higher education institutions include a lack of financing sources, a lack of human resources (HR) (Huong, 2016), and a lack of community support (Samara et al., 2015). According to Wahyudi (2015), Islamic higher education institutions that are effectively managed would be able to provide free education by maximizing the potential for qualifying financial sources like as waqf, zakat, grants, and alms, as well as a variety of other non-binding sources. Meanwhile, according to Barus et al., (2019), Islamic higher education institutions must gather finances and establish a controlled financial structure in order to get education funding. What previous research has omitted is the aspect of Islamic higher education funding sources that maximize waqf and collaboration with local governments, as well as the use or allocation of these funds to the priority scale of human resource development and enhancement of academic culture and scientific publications.

This research aims to analyze the Islamic higher education financing system in STIT AILU. This research is very important because the majority of the management of Islamic educational institutions is still very limited. That's why it's so important to do some research on that. Financing management in an educational institution not only looks at the source of funds obtained, but also very important to know the extent of the utilization of funds that have been obtained in order to be used on more appropriate things and this research is the answer.

Research Method

This research used a qualitative approach that employed a case study with data collecting techniques such as interviews, observations, and document studies. As informants in this research were the chairman of Al-Ittihadiyah North Sumatra, the chairman of the Al-Ittihadiyah Education Foundation in Labuhanbatu Utara, the chairman of STIT AILU, the treasurer of STIT AILU, and students. While the analysis of this research data used data collection techniques, data presentation, reduction, and verification. Qualitative research is accomplished by amassing data on natural events and environmental variables during the time of the study (Arikunto, 2001). After obtaining the data, they (data) were subsequently gathered, validated, and concluded. The chairman of Al-Ittihadiyah North Sumatra, the chairman of the Al-Ittihadiyah Education Foundation in Labuhanbatu Utara, the chairman of STIT AILU, the treasurer of STIT AILU, and students served as informants in this study.

Results and Discussion

Profil of STIT AILU

The Tarbiyah Al-Ittihadiyah College of North Labuhanbatu (STIT AILU) is located on Jl. Lintas Sumatera, Gunting Saga No. 210 North Labuhanbatu. STIT AILU is the first and only campus in North Labuhanbatu. This campus was founded on the initiative of the Regional Leadership Council (DPW) of Al-Ittihadiyah North Sumatra and based on the consideration of the needs of the community that in North Labuhan Batu district does not yet



have an Islamic University. STIT AILU received an operational permit based on the Decree of the Director General of Islamic Education Number 3371 of 2017 concerning Permits for Opening of the Al-Ittihadiyah School of Tarbiyah Science (STIT) North Labuhanbatu dated June 16, 2017. Until now, STIT AILU has two study programs, namely Madrasah Teacher Education Ibtidaiyah (PGMI) and Early Childhood Islamic Education (PIAUD) with a total of 350 students. The organizational structure of STIT AILU is the chairman Dr. Mursal Aziz, M.Pd.I, Chair I Dr. Muhammad Kaulan Karima, M.Pd, Chair II Sahlan Batubara, M.Pd, Head of LPM Ahmad Taufik Al-Afkari, S.Pd, M.Kom, and Head of Administration Abdul Kholik Munthe, M.Psi.

STIT AILU aims to "become a university that focuses on developing professional Islamic education scholars and individuals with an Islamic identity in order to hasten the establishment of a religious civil society." Meanwhile the missions of STIT AILU are as follows: a) to provide education and learning in order to accelerate development in the field of Islamic higher education; b) to develop students based on Islamic character as rahmatan lil'alamin; c) to develop Islamic education science in order to maximize community service based on quality and accountability; d) to conduct research in order to develop Islamic education in order to make Islamic religious education effective.

STIT AILU's objectives are as follows: a) To educate students to become Islamic scholars who master Islamic science, science, and technology based on the primary values of morality and intellect; b) To develop students' leadership skills as future leaders of the nation who are anticipatory of national and public issues; and c) To produce Islamic education scholars who master education and Islamic sciences in order to assist in resolving people's and nation's problems and promoting Islamic culture. d) Produce graduates of Islamic education who are prepared to serve their communities and pursue further education in order to produce human resources who are outstanding in knowledge, morals, and religion.

Financing Source of STIT AILU

Educational finance sources are the foremost priority for educational institution administration (Maria et al., 2014). Numerous analysts lament that the most fundamental issue confronting all educational institutions is a scarcity of money (Mulyasa: 2005). The availability of cost granaries will assure the long-term viability of the schemes being implemented. A management of an educational institution must collaborate with a variety of parties in order to diversify the sources of funding available. Sufficient revenue from routine expenditures, such as government financing and routine charges collected from students, will never allow for the expansion of program activities.

It is quite fascinating to consider Syafaruddin et al., (2017) assertion that education funding might come from the government, parents/guardians, the community, alumni, and businesses associated with educational institutions. Additionally, (Fatah, 2004) asserts that education finance might be derived from the industrial and private sectors. Educational institutions should seek money from the government (Busemeyer & Marius, 2013), parents/guardians, and the community. The government is obligated to promote education finance in order to foster the development of an educated society. Parents are also obligated to financially support educational institutions as a token of their appreciation for their contribution to their children's maturation. Similarly, the general public and wealthy philanthropists have a moral obligation to contribute to education financing.

Until now, it appears as though educational institutions have not sought out to other industries in order to get additional funding sources. Educational institutions appear to derive their revenue only from the government, parents, and donors. And this is precisely what



contributes to the budget crisis in education. Indeed, if further researched, there will be a plethora of additional options that can assist. For instance, through fostering the development of entrepreneurial educational institutions. Much may be done, such as forming cooperatives or school canteens, the proceeds of which are reinvested in educational institutions' treasuries. Alternatively, it might be accomplished by leveraging students' hand talents to create particular items with economic worth. Additionally, educational institutions can use accessible land to cultivate crops or collaborate with the community to build basic agriculture that generates revenue. Of course, there are several additional things that may be accomplished through the establishment of entrepreneurial educational institutions.

The author feels that today's educational institutions are extremely inept at developing partnerships with external parties, which limits the sources of funding available. At the very least, educational institutions must immediately establish relationships with two critical groups that should be included in the aspects that may assist fund education: alumni and the industrial world. Alumni who have worked and contributed to their communities will undoubtedly be able to contribute to the cost of education at their alma mater. They have a deep emotional attachment since their success is directly related to the educational institution where they studied, and so they must also contribute to the future progress of educational institutions. Additionally, the industrialized world is extremely likely to assist educational institutions due to their larger financial reserves. Simultaneously, this partnership will benefit both parties in the future. Educational institutions will benefit from industrial donations, while business will find it easy to obtain workers at any moment.

The results of this study specifically indicate that STIT AILU obtains funding sources from 1) the Al-Ittihadiyah organization of North Sumatra, 2) the local government, 3) student tuition fees, and 4) waqf. STIT AILU consistently obtains from existing funding sources and maximizes its use in substantial aspects of academic development and Human Resources (HR). STIT AILU education is routinely funded by a registration cost of Rp. 200,000, an Alma mater jacket charge of Rp. 200,000, a Student Education Financing Contribution (tuition fee) of Rp. 1,500,000 every semester, semester examination fees of Rp. 250,000, and Real Work Lecture (KKN) fees of Rp. 355,000. STIT AILU determines the cost criteria based on student economic factors to ensure that it is not excessive. These expenses have been changed in accordance with the circumstances and needs analysis.

As a university operating under the parent organization's auspices, the parent organization is entirely responsible for funding educational expenditures. Technically, organizations with universities contribute to the development of strategic goals through work programs (Maidin, 2013). Additionally, the advancement of higher education involves the participation of all stakeholders, their honesty, and their hard work. Islamic groups, particularly in Indonesia, control a significant number of colleges. Generally, these organizations dedicate a portion of their money to education. Additionally, Islamic organizations have charitable businesses such as zakat institutions, hospitals, and *baitul mal* (charity), from which revenues are returned to the organization and used to expand education. STIT AILU is financially supported by Al-Ittihadiyah, both via normal funding and contributions from members.

STIT AILU also received assistance from the local government of North Labuhanbatu district. This, of course, is not because STIT AILU is the first and only campus in this area, but because the local government is obliged to help with education, especially higher education. Islamic history has noted that the development of educational and scientific institutions is growing rapidly due to the support of the government (Napitupulu & Sumanti, 2017). In particular, if it is associated with higher education institutions, the existence of Al-



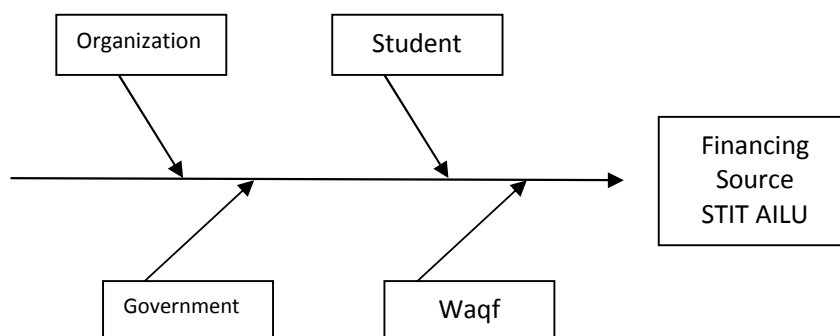
Azhar that is felt to this day is due to the support of the Fathimiyah dynasty. Furthermore, (Sudirwo, 2002), explains that the relationship between Universities and local governments is consultative, namely between Universities and Local Governments establishing good relationships to play an active role in solving regional development problems. Thus, universities are expected not only to have a transnational and international orientation but also to have an orientation based on local wisdom in the area where they are located. In particular, STIT AILU has collaborated with the local government of North Labuhanbatu district in the form of a memorandum of understanding (mou) in the fields of education, research, and community service. The local government has also fulfilled some of its duties in assisting STIT AILU, which is helping the liberation and opening of road access to the campus with a value of up to Rp. 60,000,000.

The author observes that waqf is employed as a form of education finance at STIT AILU. The waqf collects roughly RP. 500,000,000 in funds. STIT AILU formed a WhatsApp group called Waqf Islamic Center Al-Ittihadiyah North Sumatra exclusively for this purpose. All acceptance reports are public and accessible to any member of the group who has made waqf. Maximizing waqf's potential as a source of Islamic education is extremely beneficial, particularly for Islamic educational institutions. The utilization of waqf money enables Islamic educational institutions to avoid relying solely on government funding, which is quite restricted. This was accomplished by the Islamic University of Malaysia (UIM) through the development of a "higher education waqf" model that included the use of rental proceeds from university assets as waqf, as well as the management of waqf proceeds from the Islamic Religious Council (Ministry of Religion) and various companies (Alias et al: 2018). All monies raised are utilized to finance institutions of higher education whose mission is to increase the quality of Islamic educational institutions.

The enormous potential of Islamic waqf in Indonesia must be carefully managed to ensure that it has an impact, particularly on poverty alleviation and specifically on financing Islamic educational institutions. As a result, a significant push is presently underway to establish the Campus Waqf Board. This organization will then administer the waqf while also educating campus inhabitants that waqf is not necessarily in the form of things or land that must be controlled, but that the more productive form of waqf in today's setting is cash waqf. This is in accordance with the President of the Republic of Indonesia's National Money Waqf Movement (GNWU), which was started on January 25, 2021 (Qolbi, 2021). Thus, today's waqf has been expanded, made more transparent, professional, and contemporary.

Apart from waqf, Muslims have many sources of educational funds which if managed properly will be able to help Islamic educational institutions. In Islam it is known as zakat, infaq and alms. Although this source is not fixed and the amount cannot be ascertained, Muslims have a strong religious doctrine that if they give voluntary assistance in any form, God will reward them double up to 700 times even more than that (Surah Al-Baqarah/2: 261) . There is also a verse from the holy book of Muslims that gives encouragement to help each other, because a Muslim will not achieve perfect goodness until he contributes to the best that he has (Q.S. Ali-Imran/3:92). This doctrine then causes the potential for funds originating from Muslims to be very large if the management is optimized.

For more details about the source of STIT AILU financing can be seen in the following diagram.



Picture 1. Diagram of Financing Source STIT AILU

Financing Allocation STIT AILU

The source of education expenses is upstream, but the allocation of education costs occurs downstream, where funds must be used proportionately based on effectiveness and efficiency principles. Making money is difficult. However, once the money is in place, many individuals are perplexed as to where it is going. If it is solely for the purpose of spending a small baby, it is permissible. However, spending on more pressing concerns takes discernment. That is why many educational institution heads find themselves in hot water with the law, even to the point of being imprisoned, simply for being careless with financial allocation.

According to Fattah (Fatah, 2004), education finance allocation is a quantitative plan stated in the form of money that serves as a guide for carrying out educational activities over a certain time period. Simply put, Arwildayanto et al., (2017), describe education funding allocation as a budget connected to the operations of an educational institution or institution. Thus, it can be stated that education funding allocation is a strategy for deciding the budget for various work programs that have already been defined in order to ensure the program's effectiveness and efficiency. The budget's primary duty is to serve as a tool for efficiency and control. From here, waste or savings may be compared to the allocated education budget. Additionally, education funding allocation functions as a governance tool inside an educational institution; hence, education funding allocation may be utilized as a standard for educational institutions in attaining their goals. Then, education financing can serve as a motivator for leaders and subordinates to follow processes.

The technique for producing the funding allocation is systematic in nature in order to ensure that the budget allocation is precise. As a result, numerous critical concepts are critical when developing education budget allocations, including a clear division of duties and authority, an effective accounting system, budget performance evaluation, and assistance from budget implementers. Following that, the most critical aspect of education budget allocation is determining how the expenditures will be allocated. To put it simply, (Ladd & Goertz, 2015) split education financing into three categories: 1) labor expenses; 2) material costs; and 3) facility or infrastructure expenditures.

STIT AILU, in particular, contributes education money to key projects such as campus operations and infrastructure completion. Additionally, monies are utilized to cover the costs associated with enhancing the quality of Human Resources (HR) and different academic activities such as seminars and conferences. STIT AILU is always pursuing new educational funding sources and repurposing existing monies for more strategic purposes.

Typically, education financing is used to support the functioning of educational institutions. Operational expenditures are predictable and normal expenses that educational



institutions incur. Routine expenditures that educational institutions must pay include honoraria for instructors and education personnel, textbook buying, facility upkeep, monitoring, and assessment. No. 19 of the Government of 2005 relating to National Education Standards. According to Article 62, education finance is comprised of three components: investment expenses, operating costs, and personal charges. In its entirety, Matin, (2014) states that routine costs at educational institutions are meant to cover the costs of instructional activities conducted both internally and externally, as well as the costs associated with sustaining educational institutions. Following that, education funds are utilized to provide infrastructure to ensure that learning activities run smoothly. STIT AILU is now attempting to complete learning media facilities and expedite the construction of a more representative lecture facility.

The most interesting thing is that STIT AILU allocates substantial educational costs to improve the quality of Human Resources (HR) through a continuing education scholarship program (Doctoral program) for permanent lecturers. Currently, of the 14 permanent lecturers of STIT AILU, 1 of them have completed their Doctoral program studies and 8 are currently in the process of completing their Doctoral program studies. This program was created in order to encourage permanent lecturers so that they want to continue their education to a higher level and will apply the knowledge that has been obtained for the advancement of STIT AILU. The allocation of education costs to improving the qualifications of Human Resources (HR) is very important, according to Pradana, (2019) that the provision of scholarships to permanent lecturers at a university is not a burden but a long-term investment, because in the future those who are given scholarships will benefit the scholarship provider.

Educational allocation is only used for academic and scientific activities (Vasile & Maria, 2014). Seminars, book surgery, and coffrents like this. This is consistent with Matin's, (2014) assertion that allocation Education financing is used to focus on certain aspects of education programming. To that end, STIT AILU often conducts seminars, workshops, and publishes books. STIT AILU He has conducted international conferences and seminars 7 times at the age of only 5 years. STIT AILU also conducted lecturer discussions in one week, and the results of this discussion were seen in the form of books.. Diverse akademik programs are conducted in order to foster academic excellence and maximize the application of Perguruan Tinggi's tridharma, which includes education, research, and community outreach.

Conclusion

STIT AILU source of education financing is obtained from the North Sumatra Al-Ittihadiyah organization, local government, student SPP, and waqf movement. Meanwhile the allocation of education financing at STIT AILU is for campus operations and fulfillment of infrastructure facilities. In addition, funds are also used for the cost of improving the quality of Human Resources (HR) through the provision of further education scholarships to permanent lecturers and various academic activities such as seminars and conferences. This research is very important as a reference in the management of financing, especially in Islamic higher education institutions. It must begin now that expanding the network of educational institutions to obtain more sources of financing and in their use to be more targeted.

Recommendation

This research deserves to be used as a model of financial management in other higher education institutions. Furthermore, the results of this study need further development by



conducting the same research on a larger scale so that the benefits can be felt more real and wider.

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